



Dora P.
Daryeel bixiye, Tacoma

2025-2026

Tusaha Caymiska Daryeelka Caafimaad



Wac 1-877-606-6705 haddii aad su'aalo
qabto saabsan caymiska ama aad u baahan
tahay in lagaa caawiyo inaad codsato.

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ទទួលបានព័ត៌មានអំពីការធានារ៉ាប់រងសុខភាពជា
ភាសារបស់អ្នក។

한국어로 된 의료 보험 정보를 확인하
십시오.

ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਹੈਲਥਕੇਅਰ ਕਵਰੇਜ ਬਾਰੇ
ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰੋ।

Получите информацию о медицинском
страховом покрытии на вашем языке.

Ku hel macluumaadka ceymiska daryeelka
caafimaadka luqaddaada.

Obtenga información sobre la cobertura
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Отримайте інформацію про покриття
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Nhận thông tin về bảo hiểm chăm sóc
sức khỏe bằng ngôn ngữ của bạn.

myseiu.be/oe

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Deborah waxay u baahnayd qaliin wadnaha furan ah oo ku kici lahaa boqolaal kun oo doolar haddii aan caymis loo helin. Iyadoo in yar ka walwalsan kharashaadka, ayay tiri "Waxaan awood u yeeshay inaan diiradda saaro naftayda iyo bogsashadayda".

Deborah M.
Daryeel bixiye, Vancouver



Faa'idooyinka Fayo-qabka



Waxaa intaa dheer in aad heleyso daboolid daryeel caafimaad oo tayo sare leh, waxaad heysataa kaalmooyin kale oo la heli karo oo aan adiga kharash kuugu jirin—loogu talagalay inay kaa caawiyaan in aad hoos u dhigo culayska, badbaado shaqada iyo wanaajinta tayada noloshaada.



Caregiver Kicks: Kabo Bilaash ah oo Loogu Talagalay Daryeel Bixiyeyaasha

Hel xirmo bilaash ah sanad kasta! Waxaa lagu heli karaa in ka badan 90 qaab oo ka socda Reebok illaa Sketchers, Caregiver Kicks waa kabo aan simbiririxasho lahayn oo loogu talagalay inay kuugu ilaaliyaan si ammaan ah oo raaxo leh aad dareebto inta aad shaqada ku jirto.

myseiu.be/kicks



Dheefaha Is-daryeelida

Daryeel-bixiyeyaashu inta badan dadka kale ayay hormariyaan, laakiin is-daryeeliduna waa muhiim. Waxaa jira faa'idooyin badan oo bilaash ah iyo kuwo ku kaca kharash jaban oo loogu talagalay daryeel-bixiyeyaasha kuwaas oo gacan ka geysan kara wax ka qabashada walbahaarka, walaaca iyo niyad-jabka. myseiu.be/self-care

Faa'idooyin Dheeraad ah oo Daryeel Bixiyaha ah



Wax badan ka baro howlgabka daryeel bixiyeyaasha, faa'idooyinka waxbarashada iyo shaqo ku beegista iyo sida looga heli karo barta seiu775benefitsgroup.com.

Tilmaamo Tallaabo-ka-Tallaabo ah oo ku aadan Codsashada Ceymiska

Nidaamka isdiiwaangalinta wuxuu ahaa mid aad u fudud. Kaliya waxaan dhex maray buug-yaraha oo aan iftiimiyay waxyaabaha muhiimka ii ah. Awoodidda in aan ku sameysto onleen waa ay sahlaneyd."

Acacia V., Daryeel bixiye

1 Wax badan ka ogoow caymiskaaga

- Sahami fursadahaaga caymiska iyo dulmarka muhiimka ah ee faa'idooyinka ku jira tilmaamahan.
- Eeg faahfaahinta u qalmitaanka bogga 8 si aad u aragto haddii aad u qalanto.
- Dib u eeg Buugga Faahfaahinta Qorshaha si aad u fahamto kharashyada jeebkaaga ee qorshaha loogu talagalay daawooyinka lagu qoro, daaweynta iyo adeegyada.
- Dooro ikhtiyaarka caymiska iyo qorshaha ilkaha.

2 Isu diyaari inaad codsato

- Soo ururi macluumaadkaaga. Waxaad u baahan tahay lambarkaaga Badbaadada Bulshada iyo magaca shaqo-bixiyaha si aad u codsato.
- **Coverage for Kids (Caymiska Ilmaha):** Soo ururi dukumentiyada Xaqiijinta Ku Tiirsanaanta. Halkan ka eeg liiska waraaqaha iyo tilmaamaha la aqbalo myseiu.be/cfk.

3 Samayso koontada dheefaha caafimaadka

- Booq myseiu.be/hba si aad u barato sida loo sameeysto koonto. Markaad hesho koonto, waad geli kartaa wakhti kasta myseiu.be/magnacare.

4 Gudbi codsigaaga

- Ka buuxi codsi ka hor waqtiga kama dambaysta ah barta myseiu.be/magnacare. Baro wax dheeraad ah oo ku saabsan taariikhaha kama dambaysta ah iyo sida aad boostada ugu diri kartid bogga 8aad.
- **Coverage for Kids (Caymiska Ilmaha):** Soo gudbi dukumiintiyada Xaqiijinta ku Tiirsanaanta marka aad codsaneyso. Ka baro sidaad u soo gudbin lahayd dukumiintiyadaada barta myseiu.be/cfk.

5 Hel ogeysiisyada codsiga

- Waxaad ku heli doontaa rasiidka codsiga iimayl ahaan ama koontadaada faa'idooyinka caafimaadka 1 maalin gudaheed, iyo go'aan caymis ah oo warqad ama iimayl ah gudaheed 30 maalmood. Haddii kale, wac 1-877-606-6705.

**Adeegga Macaamiisha ee
Faa'idooyinka Caafimaadka
1-877-606-6705**

Caawin u hel su'aalaha
ku saabsan caymiska,
u-qalmitaanka iyo codsashada.



John R.
Daryeel bixiye, Seattle

Xulashooyinka Ceymiska Daryeelka Caafimaad

Hel caymis daryeel caafimaad oo tayo sare leh oo ka billaabma kaliya \$25 bishii. Waxaad dooran kartaa inaad naftaada uun daboosho ama ku darto Coverage for Kids (Caymiska Ilmaha) ee caruurta kugu tiirsan.



Ka dib ilmaheedii labaad, Dani waxay labadeedii canug ka qorte Coverage for Kids (Caymiska Ilmaha), iyadoo aamanaysa "heerka wayn" ee ka caawiya qoyskeeda inay lacag keydsadaan bil kasta.

Dani R.
Daryeel bixiye, Asotin

Fursada 1



**Ceymiska Shakhsi
Ahaaneed ee
Caafimaadka iyo Ilkaha**

\$25/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada kaliya \$25 bishii.

Kharashka Wada Bixinta Billaha ah:
qaddarka aad bixiso bil kasta ee loogu talagalay ceymiska caafimaadkaaga, eeg bogga 9-aad wixii faahfaahin ah.

Xaq u yeelashada

Shaqee 80 saacadood ama ka badan bishii.

Fursada 2



**Ceymiska Shakhsi
Ahaaneed + Coverage for
Kids (Caymiska Ilmaha):
Caafimaadka iyo Ilkaha**

\$125/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada, oo lagu daray carruurtaada, kaliya \$125 bishii.

Waa qarash isku mid ah, xitaa haddii aad carruur badan ku darto!

Waxaad ku dari kartaa carruurta xaq u leh ee kugu tiirsan illaa dhalashadooda 26-aad, oo ay ku jiraan Xubnaha POS ee KPWA waa inay beddelaan qorshayaashooda si ay ugu daraan Coverage for Kids (Caymiska Ilmaha).

Xaq u yeelashada

Shaqee 120 saacadood ama ka badan bishii.

Fursada 3



**Ceymiska Shakhsi
Ahaaneed + Coverage for
Kids (Caymiska Ilmaha):
Ilkaha-Kaliya**

\$35/bishii.

Kharashka Wada Bixinta Billaha

Ku hel caymiska caafimaadka iyo ilkaha naftaada, oo lagu daro caymiska ilkaha ee carruurtaada, oo kaliya \$35 bishii.

2025

Faa'idooyin Cusub iyo Kuwo la Hagaajiye

Ku Tiirsanaanta Caymiska

Daryeel bixiyayaasha hadda waxay helaan 2 Qiimo dhimis ah Ku Tiirsanaanta Caymiska sanadkiiba. Qiimo dhimis kasta waxay kordhisaa caymiska daryeelka caafimaadka 1 bil, haddii aadan buuxin saacadaha shaqada ee loo baahan yahay—iyadoo ku siineysa daboolid joogto ah adiga iyo dadka kugu tiirsan.

Faa'idooyinka Korsashada ee Progyny

U hel illaa \$15,000 kharashaadka la xiriira korsashada (faa'idada nolosha).

¹ Xaddiga ugu badan ee daboolaya kharashaadka la xiriira korsashada inta aad ku jirto qorshaha.

Kharashka la Dhimay ee Daawooyinka la Qoro

Kharashka la dhimay ee daawooyinka neef-qaadayaasha ee aan la door bidin, EpiPens iyo daawooyinka ka dib qaadista HIV-ga iyo daawaynta.

Faa'idooyinka Daryeelka Xaqiijinta Jinsiga

Dhamaan qorshayaasha ayaa hadda daboolaya habab iyo daaweyno kala duwan.

Daryeel bixiyayaasha waxay mudan yihiin inay helaan daryeel caafimaad oo tayo sare leh oo la isku hallayn karo, taas oo u oggolaanaysa inay diiradda saaraan bixinta daryeel heer sare ah—iyadoo aanay ka welweleyn maaraynta faa'idooyinkooda. Hagaajinadan cusub waxay ka tarjumayaan sida ay nooga go'an tahay bixinta caymis si dhab ah u taageerta khibradda daryeel bixiyaha.

Merissa Clyde
Maamulaha Guud,
SEIU 775
Benefits Group.



Dulmarka Faa'idooyinka Caymiska

Qorshaha caymiska caafimaadka ee aad heli karto waxa uu ku saleysan yahay koodhka ZIP-ka gurigaaga. Qorshahaaga loo qoondeeyay wuxuu bixiyaa siyaabo badan oo lagu taageeri karo caafimaadkaaga iyo fayo-qabkaaga. Ceymiska waxaa ku jira dheefahan soo socda:

- ✓ Caafimaad
- ✓ Daryeelka Kahortaga ah
- ✓ Ilkaha & Ilko Hagaajinta
- ✓ Daawada Dhakhtarku Qoro
- ✓ Caafimaadka Dhimirka
- ✓ Aragga
- ✓ Maqalka
- ✓ Qoys-dhisida & Faa'idooyinka Caafimaadka Taranka
- ✓ Daryeel Ku Habboon Jinsiga uu Qofka Doorto
- ✓ Duugis & Chiropractic
- ✓ Daaweynta Jirka

Booqashooyinka Daryeelka Aasaasiga ee Bilaashka ah

Kharash ma jiro* si aad u aragto bixiyahaaga daryeelka aasaasiga ah (PCP). Waxaad arki kartaa PCP-kaaga wixii ah baaritaanada si fayo-qabka iyo marka aad xanuunsan tahay. Caymiskaaga waxaa sidoo kale ku jira fursado kala xulasho daryeel oo fogaan arag ah, si aad daryeel u hesho adoo ku nafisayo guriga.

*Booqashooyinka aad ugu tageyso PCP-gaaga ma lahan khidmada adeegga ceymiska, sikastaba ha ahaatee haddii dhakhtarkaaga uu amro baaritaano ama shaqo shaybaar, waxaad bixin kartaa khidmada adeegga ceymiska ee adeegyadaas.

Daryeelka Degdegga ah iyo Gurmadka Degdegga Ah

Qorshahaagu wuxuu daboolayaa daryeelka degdegga ah iyo booqashada qolka gurmada degdegga ah. Daryeelka degdegga ah waa xulasho jaban oo loogu talagalay arrimaha aan gurmada deg degga ahayn sida dhaawacyo fudud ama astaamaha hargabka marka dhakhtarkaaga aan la heli karin. Booqashada qolka degdegga ah waxay leeyihiin \$200 oo lacag bixin ah, waxaana loo isticmaali karaa xaaladaha halista ah sida xanuunka xabadka, neefsashada oo dhib ah, ama dhaawacyada daran.

Lacag hormaris ama lacag bixin dheeraad ah ayaa laga yaabaa inaad bixiso

Dheefaha Daawada Dhakhtarka Uu Qoro

Waxaad ku heli kartaa daawo qoris badan (Rx) kharash la'aan, taas oo ku xiran heerka daawada. Daawooyinka shushubka guud ahaan waxay leeyihiin lacag bixinta ugu hooseeysa, halka daawooyinka shirkadaha iyo kuwa khaaska ah ay yeelan karaan kharashyo sare. Sidoo kale waxaa jira fursado ku dalbashada boostada ah, kuwaas oo kuu oggolaanaya inaad hesho daawooyin 90 maalmood ah oo laguugu soo dhiibay gurigaaga.

Dheefaha Caafimaadka Dhimirka

Caafimaadkaaga shucuureed iyo maskaxeed ayaa muhiim u ah sida caafimaadka jidhkaaga oo kale. Caymiskaaga waxaa ku jira taageero xirfadeed, daawo, daaweynta kooxeed iyo daryeel kale, iyo sidoo kale helitaanka barnaamijyo is-daryeel ah iyo barnaamijyo kale iyo ilo kale.

Dheefaha Aragga

Caymiskaagu wuxuu bixiyaa daryeel dhammeystiran oo indhaha ah. Tani waxaa ku jira 1 baaritaan isha ah oo bilaash ah 12 bilood kasta, iyo \$600 12 bilood kasta oo loogu talagalay qalabka aragga (sida muraaydaha Bilaash indhaha, fareemyada iyo dhalada isha la dul saaro).

Dheefaha Maqalka

Iyadoo loo marayo EPIC Hearing, adiga iyo carruurtaada waxaad heli kartaan imtixaan dhageysi oo sanadle ah oo bilaash ah, oo ay la socdaan ku-talin bixiye shabakadda ku jira. Waxaa intaa dheer illaa \$3,000 oo qalabka maqalka ah oo leh damaanad dheeri ah halkii dheg 36 bilood kasta.



"Mar waxaa jirte, runtii aan xanuunsanaa oo aan isbitaalka ku jiray 45 maalmood.

Sababtoo ah waxaan heystaa caymiska caafimaadka, waxoogaa yar oo kaliya ayaan bixiyey caymiskuna inta badan ayuu bixiyey. Taasi waa sababta ay runtii muhiim u tahay in la heysto caymis."

Amy L.

Daryeel bixiye, Seattle

Tababarka Fayoqabka & Barnaamijyada

Faa'idooyinka fayoqabka iyo tababaridda waxay kaa caawin karaan wax ka qabashada xaaladaha soo noqnoqday sida sonkorowga ama cadaadiska dhiigga oo aad u sarreeya, iyo sidoo kale in la hagaajiyo caafimaadkaaga jirka. Qorshahaaga waxaa ka mid ah:

- Caymiska tababarka hal-ka-hal ee loogu talagalay hagitaan shakhsiyadeed si loo gaaro himilooyinkaaga.
- Taageero koox daryeel si lagaaga caawiyo maareynta xaaladdaada.
- Barnaamijyo iyo app-yo loogu talagalay maaraynta iyo raadraaca fudud.

Duugis & Chiropractic

Murqo xanuunka iyo kalagoysyo xanuunka waxaa lagu daweyn karaa loogana hortagi karaa daaweynta jirka oo jaban, duugis, chiropractic, acupuncture iyo barnaamijyada fayo-qabka fogaan aragga.

Ka hubi faahfaahinta qorshahaaga xadka booqashada ama shuruudaha tixraaca oo ka xaqiiji adeeg bixiyahaaga inay aqbaleen caymiskaaga marka ay ballan qabsanayaan.

Qoys-dhisida & Faa'idooyinka Caafimaadka Taranka

Ku hel dheefo marxalad kasta oo nolosha ah, laga bilaabo tarmida iyo qoys-dhisida ilaa uur qaadida, dhalmada ka dib iyo xilliga caado joogsiga. U hel caymis daaweynti ugu dambeeyse, taageero shakhsiyadeed oo ka timid u-doodayaasha Daryeelka Bukaanka ee loogu talagalay (PCAs) iyo qof ahaan ama daryeelka fogaan aragga. Haddana waxaad heli kartaa illaa \$15,000 kharashaadka la xiriira korsashada (faa'idada nolosha oo dhan).



Ka eeg Buug-yaraha Faahfaahinta Qorshaha Liiska Buuxa ee Faa'idooyinka.

Buug-yaraha Faahfaahinta Qorshaha waxa uu ku siinayaa faahfaahin buuxda oo ku saabsan qorshayaashaada caafimaadka iyo ilkaha, oo ay ku jiraan kharashyada jeebka ka baxsan, iyo caymiska dawooyinka dhakhtarku qoro, booqashooyinka iyo daawaynta.

Qorshaha Ceymiska Ilkaha

Daryeelka ilkaha waxay ka mid tahay daryeelkaaga caafimaadka. Dooro qorshaha adiga kugu habboon.

Isticmaal shaxda si aad isu barbardhigto qorshayaasha oo aad dib ugu eegto kharashka aad ka bixiso jeebkaaga ee suurtoogalka ah ee adeegyada caadiga ah ee Buug-yaraha Faahfaahinta Qorshaha.

Haddii aad hore uga diiwaangashanayd caymiska oo aad jeclaan lahayd inaad beddesho qorshahaaga ilkaha, waxaad samayn kartaa inta lagu jiro Open Enrollment (Muddada Diwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka).



	 DELTA DENTAL®	 Willamette Dental
Dheefta Ugu Badan Sanadka	\$5,000	Waxbo
Lacagta la jaro	\$0	\$0
Baaritaanada Joogtada ah	Waxaa Loo Dabaraa Si Dhameystiran	Waxaa Loo Dabaraa Si Dhameystiran
Dheefaha Qurxinta Ilkaha	Haa	Haa
Bixiyeyaasha ah Shirkada Ceymiska	Delta Dental waxa ay leedahay shabakad ceymis oo balaadhan oo bixiyayaal ah, oo ay ku jiraan goobaha miyiga ah. Waxaad u baahan doontaa inaad hesho Dhakhtarka Ilkaha ee Delta Dental PPO si aad faa'iidada ugu badan uga hesho dheeftaada.	Willamette Dental waxay goobo badan oo haboon ku leedahay galbeedka Washington, taasoo kuu sahlaya inaad hesho dhakhtarka ilkaha ee Willamette haddii aad ku nooshahay hareeraha wadada I-5 corridor.
Hel Dhakhtarka Ilkaha ee Kuu Dhaw	Booqo deltadentalwa.com/fad/search oo guji 'Delta Dental PPO' si aad u kala shaandeysid natiijooyinka kaaga soo baxaya raadinta.	Booqo locations.willamettedental.com oo geli ZIP koodhkaaga qeyba wax raadinta.
Wixii Su'aalo ama Macluumaad Dheeraad ah	1-800-554-1907 DeltaDentalWA.com	1-855-433-6825 myseiu.be/willamette



Ka Codso Caymis Onleen



Baro sida looga sameysto koonto barta myseiu.be/hba

Koontooyinka hadda waxaa lagu heli karaa Af-Ingiriisi. Hadaad u baahantahay caawinaad samaynta koonto ama taageero luuqadeed wac **1-877-606-6705**.

Koontadaada onlaynka ah waxaa maamula MagnaCare, maamulaha faa'idooyinka caafimaadkaaga.

Waxa intaa dheer inaad awood u yeelato inaad codsato caymiska daryeelka caafimaadka ama aad isbeddello sameyso, waxaad bixin kartaa lacagta wada bixinta ah, eegi kartaa sooyaalka lacag bixinta, heli kartaa waraaqaha qorshaha helitaanka oo isu diiwaangelin kartaa farriimaha iimaylka.



Eeg U-qalmitaankaaga

Eeg saacadahaaga shaqada iyo u-qalmitaanka faa'idooyinka kale ee fayo-qabka sida Caregiver Kicks.



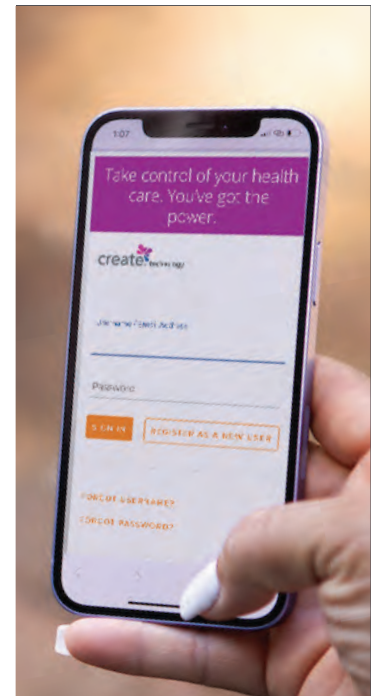
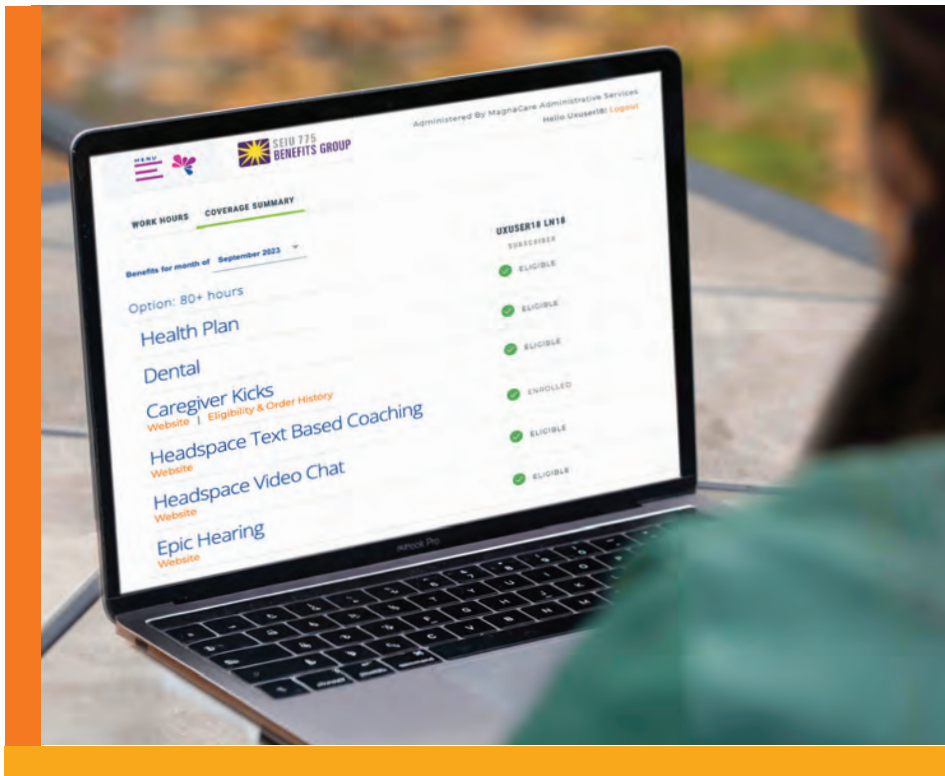
Codso ama Cusbooneysii Caymiska

Gal koontadaada si aad si sahal ah onlayn uga codsato ama aad isbeddel ugu samayso caymiska aad heysato.



Hel Taageerada Wadahadalka Tooska ah

Caawimaad kaga hel su'aalaha ku saabsan inaad codsato, u-qalmitaanka iyo waxyaabo badan oo ka socda Adeegga Macaamilka Faa'idooyinka Caafimaadka.



Su'aalaha Badanaa La'is Weydiyo ee Caafimaadka Caymiska

Sideen ugu qalmaa caymiska shaqsiyeed?

Waa inaad shaqeysaa 80 saacadood oo mushaar ah ama ka badan bishii muddo 2 bilood ah si aad u noqoto mid u qalma caymiska shaqsi ahaaneed.

Sidee ayaan u codsadaa?

Ka codso ama isbeddel ka samee barta internetka myseiu.be/magnacare.

Haddii aad hesho Codsiga Manfacyada Caafimaadka, waxaad boostada ama fakis ahaan ugu diri kartaa codsiga oo dhammeystiran cinwaanka ama lambarka fakiska ee ku qoran codsiga. Khidmada boostada Mareykanka ayaa la iska rabaa. Waxaad ku heli doonta rasiidka codsiga iimayl ahaan ama koontadaada manfacyada caafimaadka 1 maalin gudaheed iyo go'aanka caymiska warqad ama iimayl ahaan 30 maalmood gudahood. Haddii kale, wac 1-877-606-6705.

Goorma ayaan codsan karaa?

Waxaa jira 3 jeer oo aad codsan karto caymiska:

1. U qalmitaanki**Hore**: 60 maalmood gudaheed laga billaabo taariikhda laga bilaabo qalabkaaga diiwaangelinta ee cusub ee u qalma. U-qalmitaanka hore waa marka ugu horreysa ee aad xaq u yeelato.
2. **Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka)**: Luulyo 1-20 sanad walba. Haddii aad horey isu diiwaan gelisay caymiskaaga si toos ah ayaa loo cusbooneysiinayaa, wax tallaabo ah looma baahna illaa aad rabto inaad isbeddel sameyso.
3. **Dhacdada Noloshaha ee u Qalanta (Qualifying Life Event, QLE)**: 30 maalmood gudahooda ee QLE oo wax ka beddeleysa baahiyahaaga caymiska caafimaadka. Tusaalooyinka QLEs waxaa ka mid ah korsashada ilmo, luminta caymiska kale ee daryeelka caafimaadka ama imaanshaha furriin. Wixii warbixin dheeraad ah, booqo myseiu.be/qle.

Ma'u Qalantid Weli? Waxaad weli codsan kartaa inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka), 1-20 Luulyo.

Buuxi Codsiga Faa'idooyinka Caafimaadka* caymiskaaga shaqsiyadeedna wuxuu billaaban doonaa marka aad shaqeysao 80+ saacadood bishii. Haddii aad rabto inaad ku darto Coverage for Kids (Caymiska Ilmaha), daboolida ku tiirsanaanta waxay billaabmeysaa marka aad shaqeysao 120+ saacadood bishii.

* Haddii aadan hadda shaqeynin 80+ saacadood bishii, ma buuxin kartid codsi khadka tooska ah. Iimayl u dir SEIU775BG-caregiver@magnacare.com si aad u codsato nuqul ka mid ah foomka codsiga.

Sideen ugu qalmi karaa Coverage for Kids (Caymiska Ilmaha)?

Waa inaad shaqeysaa **120 saacadood oo mushaar ah ama ka badan bishii** si aad u noqoto mid uqalma Coverage for Kids (Caymiska Ilmaha).

Yaan ku dari karaa Coverage for Kids (Caymiska Ilmaha)?

Waxaad ku dari kartaa carruurta xaq u leh ilaa iyo taariikhdooda dhalashada ee 26^{aad}. Carruurta u qalma ee ku tiirsan waxaa ka mid ah carruurta aad dhashay, kuwa aad korsatay, carruurta adeerka ama eedada aad u tahay iyo carruurta uu dhalay lammaanahaaga. Carruurta waxaa lagu diiwaan geliyaa qorshaha aad ku jirto, waxaana kaliya lagu diiwaangelin karaa hal daryeele. Caymiska wuxuu isku xiri karaa qorsheyaal dibadda ah. Wixii macluumaad dheeraad ah, wac 1-877-606-6705.

Sideen ayaa ugu daraa Coverage for Kids (Caymiska Ilmaha)?

1. **Buuxi qaybta Coverage for Kids (Caymiska Ilmaha) ee codsiga.**
 2. **Dooro ikhtiyaarka caymiska**, caafimaad iyo ilkaha ama ilkaha kaliya.
 3. **Ku soo gudbi dukumiintiyadaada Xaqiijinta Ku Tiirsanaanta** ayadoo codsigaaga ama 60 maalmood gudahood marka aad codsanayso**. Dokumentiyada ay aqbali karto waxaa tusaale ahaan noqon doona caddaynta dhalashada ee ay dowladdu bixisay iyo ogaysiinta canshuuraha oo ay ku qoran tahay kuwa aad dooneyso in lagu daro kuwa dowladda ka faa'ideysatay.
- ** Xaqiijinta Ku Tiirsanaanta ayaa loo baahan yahay marka la diiwaangelinayo carruurta markii ugu horreysa. Uma baahnid inaad dib u laba-jibaarto dukumentiyada hore loo xaqiijiyey, in la codsado mooyee.



Booqo myseiu.be/cfk si aad u hesho macluumaad faahfaahsan oo ku saabsan:

- Sida loo dalbado Coverage for Kids (Caymiska Ilmaha).
- Cidda aad ku dari karto caymiska.
- Liiska dukumentiyada xaqiijinta ee la aqbalo.
- Sida loo soo gudbiyo dukumentiyadaada.



Goorma ayaa caymisku billaabaa doonaa?

Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Caymiska Caafimaadka): Soo gudbi codsiyada ama isbeddellada ugu dambeyn 20-ka Luulyo si aad u hesho caymiska laga billaabo 1-da Agoosto.

U-qalmitaanka Hore iyo Dhacdooyinka Nolosha ee U qalma:

Daboolidu waxay billaabantaa 1-da bisha ka dib marka codsigaaga la helo oo la farsameeyo, taas oo qaadanaaya qiyaastii 2 toddobaad. Tusaale ahaan, haddii codsigaagii la dhameystiray la helo:

- Ugu dambeyn Maarso 15, daboolidu waxay billaabanaasaa 1-da Abriil.
- inta u dhaxaysa Maarso 16 - 31, caymisku waxay billaabaa doontaa 1-da Maajo.

Coverage for Kids (Caymiska Ilmaha) ma billaabaa karto illaa ka dib marka la helo xaqiijinta ku tiirsanaantaada oo laga shaqeeyo.

Sideen u bixiyaa kharashka wada bixinta bil kasta?

Shaqo-bixiyuhu si toos ah ayuu mushaarkaaga uga jari doonaa lacagta wada bixinta ah ee bil kasta aad bixiso. Haddii loo-shaqeeyahaagu uusan awoodin inuu lacagta jaro, waxaad boostada laguugu soo diri doonaa warqad aad adiga iskaga bixiso iyo iimayl kugu hagaya inaad bixiso qaybtaada lacag-wadaaga khidmada ceymiska billaha ah. Waxaad ku bixin kartaa jeeg, ama adigoo isticmaalaya koontadaada faa'idooyinka caafimaadka ee internetka.

Haddii aad tahay bixiye shaqsi ah (IP) oo leh CDWA, lacag bixintaada bil kasta ee ugu horreysa waxay noqoneysaa is-bixin.

Sidee saacadaha aan u shaqeeyo saameyn ugu yeeshaan caymiskayga?

Marka lagu diiwaan geliyo caymiska, saacadaha aad bil gudahood ku shaqaynayso waxay go'aaminayaan xaaladdaada caymiska 2 bilood ka dib. Tusaale: Saacadaha Janaayo ayaa go'aamiya caymiska Maarso.

Bisha Shaqada	Bisha Caymiska
JANAAYO →	MAARSO
FEBRAAYO →	ABRIIL
MAARSO →	MA SAMAYN
ABRIIL →	JUUN
MA SAMAYN →	LUULYO
JUUN →	AGOSTO
LUULYO →	SEBTEMBAR
AGOSTO →	OKTOOBAR
SEBTEMBAR →	NOOFEMBAR
OKTOOBAR →	DISEMBAR
NOOFEMBAR →	JANAAYO
DISEMBAR →	FEBRAAYO

Saacadaha aad bishan mushaarka ku shaqayso:

Go'aami caymiska bishan:

Maxaa dhacaya haddii aan doonayo inaan joojiyo caymiska?

Si aad uga joojiyo caymiska naftaada ama carruurtaada, soo gudbi foomka Ka-dhaafida Caymiska. Ka dhaafidda la helo:

- meesha lagu gaaro 15-ka waxay joojisaa caymiska 1-da bisha xigta.
- ka dib 15-ka waxay joojisaa caymiska 1-da bisha labaad.

Muhiim ah: Dib ayaad iska diiwaangelin kartaa oo kaliya inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka) ama Dhacdada Nolosha ee U qalanta. Ka dhaafitaanada la helo ka hor Luulyo 1 ee sanadka hadda socda dib ayaa loo cusboonaysiinayaa inta lagu jiro Open Enrollment (Muddada Diiwaangelinta Sanadlaha ah ee Ceymiska Caafimaadka). Haddii aad heysate caymis 12-kii bilood ee la soo dhaafay, si otomaatig ah ayaa lagu diiwaangelinayaa inaad soo gudbiso foom cusub oo Ka Dhaafid Caymis ah mooyee.

Maxaa dhacaya haddii aan lumiyo caymiska?

Waxaad heli doontaa macluumaad ku saabsan COBRA (Xeerka Dib-u-heshiisiinta Miisaaniyadda ee Omnibus), oo ay maamusho Ameriflex (1-877-606-6705). COBRA waxay u oggolaataa daryeel bixiyayaasha iyo carruurtooda inay sii wataan caymiska iyagoo bixinaya lacag bille ah.

Haddii aad joojiso daryeel bixinta oo aad u baahato caymiska muddada dheer, hubi u-qalmitaanka bilaashka ah ee Washington Apple Health ama sahamiso fursadaha kale ee wahealthplanfinder.org.

Hel saacado dheeraad ah si aad u heysato caymiskaaga.

Haddii aad tahay Bixiyaha Shaqsi ahaan (IP) oo aad u baahan tahay saacado badan si aad u hesho ama u ilaaliso daboolidda, isku day Carina, websaydh shaqo-bilaash ah oo kaa caawinaya inaad hesho macaamiil badan. Wax badan ka baro barta myseiu.be/carina.





Joogtee Ceymiskaaga Daryeelka Caafimaad

Marka aad heysato caymis, waa in aad sameysaa sidan soo socota si aad u ilaaliso daryeelka caafimaadka oo joogto ah.

!✓ **Shaqee saacadaha lagaaga baahan yahay.**

Caymiska Shaqsi ahaaneed: Waa inaad shaqaysaa 80 saacadood oo mushaar ah ama ka badan bil kasta si aad u ilaaliso caymiskaaga. **Coverage for Kids (Caymiska Ilmaha):** Waa inaad shaqaysaa 120 saacadood oo mushaar ah ama ka badan bil kasta si aad u sii haysato caymiska ku tiirsanaanta.

Haddii saacadahaagu ay ka hooseeyaan 120, laakiin ay ka sarreeyaan 80, waxaad lumin doontaa Coverage for Kids (Caymiska Ilmaha) laakiin waxaad sii haysan doontaa caymiskaaga.

!✓ **Ku soo wargeli saacadahaaga waqtigooda.**

Waxaad lumineysaa caymiska haddii aad seegto waqtigii loogu talagalay inaad soo sheegto saacadaha shaqadaada.

Waa inaad u soo gudbisaa saacadaha dambe ama hagaajinta loo-shaqeeyahaaga 60 maalmood gudahooda ee bisha aad shaqeeyse.

!✓ **Bixi qaybtaada lacag-wadaaga khidmada ceymiska billaha ah oo buuxda.**

Wixii macluumaad dheeraad ah ka eeg boggi hore.

Wax badan ka ogoow ceymiskaaga barta myseiu.be/maintain

Eeg tusaalooyinka waxa dhacaya marka aadan ku shaqayn karin saacadahaaga loo baahan yahay iyo la'aanta qiimo dhimisyada Isku-Halaynta Caymiska.

Ku Tiirsanaanta Caymiska

Jadwalada aan la saadaalin karin waxay adkayn karaan in la buuxiyo saacadaha shaqo ee loo baahan yahay. Manfaca Isku Halaynta caymiska wuxuu xaqiijinayaa in daryeelka caafimaad oo joogto ah uu ku caymiyo, xitaa marka aadan sidii loogu talagalay u shaqayn karin.

Sida Isku Halaynta Caymiska U Shaqeeyso:

- Waxaad heleysaa **2 qiimo dhimis ah caymiska sanadkii** (Agoosto–Luulyo).
- Qiimo dhimis kasta **waxay ku kordhisaa caymiska 1 bil** haddii aadan buuxin saacadaha shaqo ee loo baahan yahay. Qiimo dhimista waxay caymisaa adiga iyo kuwa ku tiirsan labadaba.
- **Qiimo dhimista ayaa si toos ah u dabaqmeysa**—tallaabo lagaagama baahna.
- Waxaad **fiirin kartaa haraaga qiimo dhimista** wakhti kasta adoo galaya koontadaada faa'idooyinka caafimaadka.

Su'aalaha Inta Badan La'is Weeydiyo:

Goorma ayay qiimo dhimisyadeydu dib u cusboonaysiismayaan?
2-daada qiimo dhimis dib baa loo soo billaabaa Agoosto 1-deeda sanad walba. Waxay diyaar kuu yihiin sida ugu dhakhsaha badan marka aad isqorto.

Ma qiimo dhimisyada aan la isticmaalin ayaa loo wareejiyaa sanadka soo socda?

Maya. Sanad kasta marka la gaaro August 1, waxaad helayaa 2 qiimo dhimis cusub. Qiima dhimisyada aan la isticmaalin ma wareejiismayaan.

Ma isticmaali karaa qiimo dhimisyadeyda bilo isku xiga?

Maya, ma isticmaali kartid qiimo dhimisyada 2 bilood oo isku xigta.

Ka waran haddii aan shaqeeyo saacado igu filan oo loogu talagalay caymiska shaqsiyeed, laakiin aan ku filnayn Coverage for Kids (Caymiska Ilmaha)?

Xaaladdan 1 qiimo dhimis ayaa la dalban doonaa si loo kordhiyo carruurtaada lagu bixiyo bishaas.

Haddii aan isticmaalo qiimo dhimista, weli miyaan bixinayaa lacagteyda wada bixinta bil kasta?

Haa, weli waxaad mas'uul ka tahay lacagtaada wada bixinta bishaas. Eeg bogga 9 si aad u hesho macluumaad dheeraad ah oo ku saabsan lacagta la'iska kaashado.



SEIU 775
BENEFITS GROUP

DHEEFAHA CAAFIMAADKA



Adegga Macaamiisha

Caawin u hel su'aalaha ku saabsan caymiska, xaq u yeelashada, codsashada iyo wax kale oo badan.

Adeegga macaamiisha wuxuu diyaar yahay Isniin-Jimce, 8 subaxnimo illaa 6 fiidnimo.

1-877-606-6705

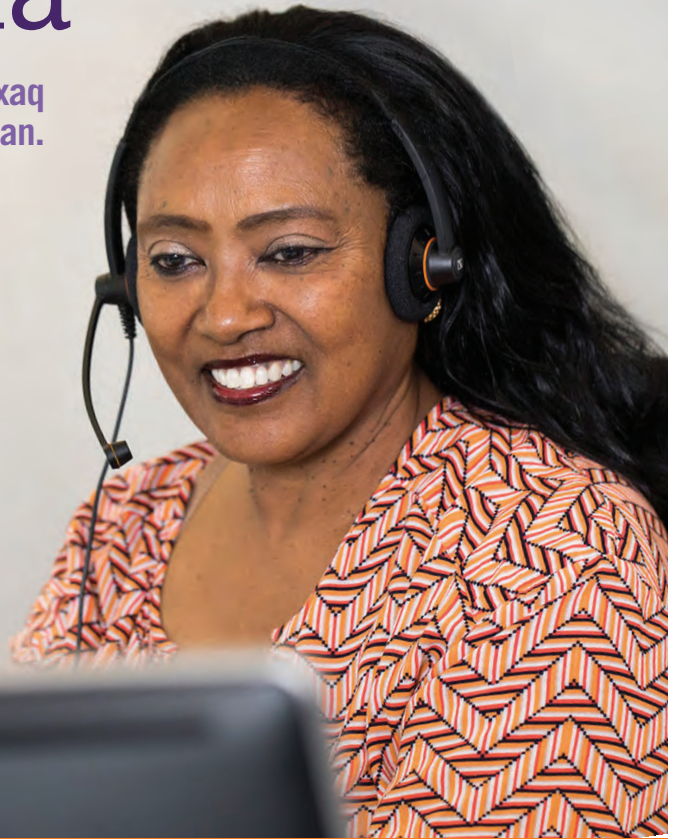
Taageero luuqad ahaan ah waa la heli karaa.

Taageerada Sheekeysiga Tooska ah

Gal myseiu.be/magnacare si aad u hesho taageerada sheekeysiga.

SEIU775BG-caregiver@magnacare.com

Ma awoodi weyday inaad la xiriirto adeegga macaamiisha inta lagu jiro saacadaha shaqada? limayl dir oo hel jawaab 2 maalmood oo shaqo gudahood.



Khayraadka Dheeraadka ah

Erayada Guud ee Ceymiska

Si fiican u fahan caymiskaaga adoo baranaya qeexitaanka ereyada caymiska caafimaadka caadiga ah.

myseiu.be/hc-terms

Coverage for Kids (Caymiska Ilmaha)

Baro sida loo codsado Caymiska Caruurta iyo dukumiintiyada loo baahan yahay si aad u dhammaystirto codsigaaga.

myseiu.be/cfk

Isticmaal Caymiskaaga

Hel talooyin ku saabsan samaynta ugu badan ee faa'idooyinkaaga si aad u taageerto wanaaggaaga marka aad caysan tahay.

myseiu.be/covered

DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Buugga Faahfaahinta Qorshaha

Buuggan waxa uu ka kooban yahay dukumiintiyo muhiim ah oo kaa caawin doona fahamkaada caymiskaaga daryeelka caafimaadka:

Soo Koobitaanka Isbeddelada Qorshaha (SMM):

Wuxuu sheegaa wax kasta oo cusboonaysiin ah ama wax ka beddelo ah oo ku imaada qorshahaaga laga bilaabo Agoosto 1, 2025.

Sawirka Guud ee Caafimaadka iyo Qorshaha Caymiska Ilkaha:

Dulmar degdeg ah, oo fudud in la akhriyo oo ku saabsan dheefahaaga ee loogu talagalay qorshahaaga caymiska caafimaad iyo noocyada caymiska ilkaha, oo ay diyaarisay SEIU 775 Benefits Group.

Soo Koobitaanka Dheefaha iyo Ceymiska (SBC):

Waa sharaxaad faahfaahsan oo ku saabsan qorshahaaga caymiska, oo ay ka mid yihiin:

- Sida guud ee loo daboolo baahiyaha caafimaad iyo daawooyinka (sida booqashada dhakhtarka, shaybaarada, daryeelka sonkorowga, iwm).
- Waxa aad bixinayso iyo waxa qorshuhu uu bixinayo (khidmadaha kaa go'aayo, lacagaha hore-loo bixiyo, iyo lacag caymiska lawada bixiyo).
- Waxa qorshuhu daboolayo—iyo waxa aanu daboolin (xadidaadaha ama wax laga reebay caymiska).

Khayraadka Qorshaha:

Lambarrada taleefanka iyo mareegaha aad isticmaali karto marka lagu diiwaangeilyo.

Waxaad xaq u leedahay qorshaha caymiska caafimaad ee Aetna. Qorshahan waxa uu dhaqangalayaa laga bilaabo Agoosto 1, 2025 ilaa Luulyo 31, 2026.

Wixii macluumaad dheeraad ah ee ku saabsan SBC, SMM, ama su'aalo kale oo ku saabsan caymiska, fadlan kala xidhiidh Adeegga Macaamiisha Dheefaha Caafimaadka:

1-877-606-6705

Isniin– Jimce, 8:00am – 6:00pm PST

SEIU775BG-caregiver@magnacare.com



Soo koobid isbeddellada Qorshaha

**ku socoto Caymiska Caafimaadka ee lagu bixiyo SEIU Healthcare
NW Health Benefits Trust ee loogu talagalay Adeeg Bixiyeyaasha
Shaqsiyadeed (IPs) ee Consumer Direct of Washington (CDWA)
iyo Adeeg Bixiyeyaasha Hay'ada (AP-yada)**

**Soo Koobitaanka Isbeddelada Qorshaha (“SMM”) wuxuu wax ka beddelayaa qaar ka mid ah
macluumaadka ku jira Soo Koobitaanka Sharaxaada Qorshaha (“SPD”) ee loogu talagalay kharash
dabarida caymiska ee Qorshaha Asaasiga ah (“Qorshaha”) kaas oo qeexaaya Qorshaha laga bilaabo
Agoosto 1, 2025.**

Waxay dhaqan gelayaa laga bilaabo Agoosto 1, 2025, dheefaha qorshaha iyo xeerarka u-qalmiinta ee caymiska
daryeelka caafimaadka ayaa is beddeli doona. APs and IPs waa inay ka warqabaan horumarinada dheefaha soo socda:

Ku Tiirsanaanta Caymiska waxay siisaa daryeel bixiyeyaasha 2 dhibcood sanadkii. Qiimo dhimis kasta waxay
kordhisaa caymiska daryeelka caafimaadka 1 bil, haddii aadan buuxin saacadaha shaqada ee loo baahan
yahay—iyadoo ku siineysa daboolid joogto ah adiga iyo dadka kugu tiirsan.

Dheefta korsashada ee nolosha oo dhan oo ah \$15,000 ayaa waxaa bixisa Progyny.

Hoos u dhigidda qiimaha daawooyinka la qoray waxay wadaagaysaa:

- Booriyaasha neefsiga iyo cirbadda EPI.
- 1 qorshe oo ah daawooyinka iyo daawaynta qaadista HIV kadib ayaa laga dhigi doonaa \$0.

**Haddii aad iska diiwaangelisay caymiska Aetna, waxaad hadda heli kartaa daryeel ballaaran oo lagu taageerayo
Daryeel Ku Habboon Jinsiga uu Qofka Doorto:**

- Shuruudaha dukumiintiyada heerka labaad ee baahida caafimaad ayaa la qaaday.
- Daaweynta wax ka beddelaada codka iyo qaliinka samaynta jirka ayaa hadda la heli karaa.

Wixii faahfaahin dheeri ah ee ku saabsan isbeddeladan, fadlan kala xirii Adeegga Macaamiisha lambarka
1-877-606-6705 Isniin ilaa Jimce, 8:00am – 6:00pm PST, ama iimail u dir SEIU775BG-caregiver@magnacare.com.



SEIU 775
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DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Sawirka Guud ee Caafimaadka iyo Qorshaha Caymiska Ilkaha

Dulmar degdeg ah, oo fudud in la akhriyo oo ku saabsan qorshahaaga caymiska caafimaad iyo noocyada caymiska ilkaha, oo ay diyaarisay SEIU 775 Benefits Group.



Alyssa E.
Bixiyaha daryeelka, Mount Vernon

Kani waa soo koobid kooban oo ku saabsan dheefooyinka ay bixisay SEIU 775 Benefits Group. KANI MA AHAN HESHIIS AMA SHAHAADO CEYMIS. Dhammaan dheefooyinka, oo ay ka mid yihiin daryeelka baddelka ah, waxaa loogu talaglay adeegyo caafimaad ahaan muhiim ah. Qofka Xubnaha ah waxaa laga qaadi doonaa qiima wadaaga qaybta yar ee adeega ceymiska leh ama qiimaha saxda ah ee adeegaas. Si aad u hesho qodobadda ceymiska oo dhameystiran, oo ay ku jiraan xadidaadaha, fadlan ka tixraac shahaadada ceymiska.

Dheefaha	Bixiyeyaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyaasha Shirkada Ceymiska ee Aan La Doorbidaynin
Lacag jarista ceymiska	Ma jirto lacagta jarista sanadlaha ah	Lacag jarista shaqsi ahaaneed: \$500 halki mudda sanadeedba Lacag jarista qoyska: \$1,000 halki mudda sanadeedba
Lacag jarista shaqsi ahaaneed ee la wareejinayo	Ma khuseyso	Lacag wareejinta rubuc 4-aadka ayaa khuseyso
Haraaga lacag jarista kadib ee ceymiska	Haraaga lacag jarista kadib ee ceymiska ma jiro	Ceymiska wuxuu bixinayaa 80%, adigana waxaad bixineysaa 20% oo ka mid ah Lacagta Ceymiska Ugu Badan.
Xadka lacagta jaabka laga bixiyo	Xadka lacagta jaabka laga bixiyo ee caafimaadka: Shaqsi: \$800 Qoyska: \$1,600 Xadka lacagta jaabka laga bixiyo ee daawooyinka dhakhtarka uu qoro: Shaqsi: \$400 Qoyska: \$800 Kharashyada jaabka laga bixiyo ee adeegyadan ceymiska leh ee soo socda waxay ka mid yihiin xadka lacagta jaabka laga bixiyo. Dhammaan kharash qeybsiga ee adeegyada ceymiska leh.	Lala wadaagay bixiyaha u shaqeeya shirkada ceymiska
Muddada sugitaanka xaalad horay u sii jirtay (PEC)	PEC ma jiro	La mid ah bixiyeyaasha shirkada ceymiska ee la doorbidayo
Qiimaha ugu badan inta aad nooshahay	Aan xadidinayn	La mid ah bixiyeyaasha shirkada ceymiska ee la doorbidayo ee ugu badan
Adeegyada bukaan socodka (Booqashooyinka Xafiiska)	\$15 khidmada adeegga ceymiska. Haddii aad doorato dhaktarka daryeelka assaasiga ah oo ku jira bogga internetka ee Aetna, dhammaan booqashooyinka lala yeelanayo dhakhtarkan waxay lahaan doonaan khidmada adeegga ceymiska oo ah \$0	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daryeelka degdegga ah	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada isbitaalka	Adeegyada bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Qalliinka bukaan socodka: \$50 khidmada adeegga ceymiska	Adeegyada bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa. Qalliinka bukaan socodka: \$50 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daawada dhakhtarku qoro (daawooyinka qaarkood ee la isku duro waxaa lagu dabari karaa adeegyada Bukaan Socodka)	Daawooyinka lagu qiimeeyo wixtarkooda/Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$4/\$8/\$25/\$50 khidmada adeegga ceymiska Insuliin: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$0/\$0/\$25 khidmada adeegga ceymiska Booriyaasha neefsiga iyo cirbadda EPI: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (Tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (Tier 2)/aan la doorbideynin (Tier 3) \$8/\$25/\$35 khidmada adeegga ceymiska	Daawooyinka baddelka u ah kuwa kale ee la doorbidayo/daawooyinka shirkadaha gaarka ah ee la doorbidayo/aan la doorbideynin \$13/\$30/\$55 khidmada adeegga ceymiska Insuliin: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo (tier 1)/daawooyinka shirkadaha gaarka ah ee la doorbidayo (tier 2)/shirkadaha aan la doorbideynin (Tier 3) \$13/\$30/\$35 khidmada adeegga ceymiska Booriyaasha neefsiga iyo cirbadda EPI: Daawooyinka baddelka u ah kuwa kale ee la doorbidayo/daawooyinka shirkadaha gaarka ah ee la doorbidayo/aan la doorbideynin \$13/\$30/\$35 khidmada adeegga ceymiska
Ku iibsashada boostada ee daawada dhakhtarka uu qoro	2 x kharash qeybsiga daawo qoraalka dhakhtarka ee daawada 90-ka maalmood la qaato	Aan ceymis lahayn
Daawaynta jir duridda ah	20 booqasho halki mudda sanadeedba \$0 khidmada adeegga ceymiska	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada ambalaaska	\$200 khidmada adeegga ceymiska	La mid ah dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo

Dheefaha	Bixiyeyaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyaasha Shirkada Ceymiska ee Aan La Doorbidaynin
Ku tiirsanaanta kiimiko	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Aalad, qalab iyo saad • Qalabka Caafimaadka ee Raaga • Qalabka lafaha iyo murqaha lagu kabo • Naasa-reebka qalliinka naasaha ka gadaal oo ku xadidan labo (2) lix bilood (6) oo kasta • Saadka caloosha lagu dolooliyo • Qalabyada isbeerka jirka	Waxaa la dabbaray 100%	Waxaa la dabbaray 50%, lacag jarista ayaa la isku sameeyaa
Saadka sonkorowga	Insuliin, cirbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka dhakhtarka uu qoro. Bamka insulin laga qaato ee bannaanka yaalo, mashiinta cabirta tamar dhaliyaha dhiiga, alaabaha iyo saadka wax lagu baaro-eeg Aaladaha, qalabka iyo saadka. Marka aaladaha, qalabka iyo saadka ama daawada dhakhtarku qoro ay ceymis leeyihiin oo ay xadidaada dheefta leeyihiin, saadka sonkorowga xadidaadahan ma qaban karaan.	Insuliin, cirbado, sirinjeero iyo mindi dalooliso ah-eeg daawooyinka dhakhtarka uu qoro. Bamka insulin laga qaato ee bannaanka yaalo, mashiinta cabirta tamar dhaliyaha dhiiga, alaabaha iyo saadka wax lagu baaro-eeg aaladaha, qalabka iyo saadka. Marka aaladaha, qalabka iyo saadka ama daawada dhakhtarku qoro ay ceymis leeyihiin oo ay xadidaada dheefta leeyihiin, saadka sonkorowga xadidaadahan ma qaban karaan.
Adeegyada sheybaarka cudur ogaanshaha iyo raajada	Bukaan jiifka: Lagu dabaro oo hoos imaada adeegyada isbitaalka Bukaan socodka: Waxaa loo dabaraa si dhameystiran	Bukaan jiifka: Lagu dabaro oo hoos imaada adeegyada isbitaalka Bukaan socodka: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Xaaladaha deg-degga ah (khidmada adeegga ceymiska waa la iska dhaafayaa haddii la seexiyo)	\$200 khidmada adeegga ceymiska	\$200 khidmada adeegga ceymiska
Baaritaanada maqalka (joogtada ah)	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Qalabka maqal-kaaliyaha	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeegga ceymiska, ilaa iyo \$3,000 hashi dhagba 3 sano oo kasta oo laga bixinayo kharashka maqal-kaaliyaha. Wax badan ka baro barta myseiu.be/epic	Lagu dabaro dheef gaar ah: Ceymiska maqalka EPIC. Ma lahan khidmada adeegga ceymiska, ilaa iyo \$3,000 hashi dhagba 3 sano oo kasta oo laga bixinayo kharashka maqal-kaaliyaha. Wax badan ka baro barta myseiu.be/epic
Adeegyada Caafimaadka Guriga	Ceymis dhameystiran leh ilaa iyo 130 booqasho guud ahaan halki mudda sanadeedba	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.
Adeegyada daryeelka dadka geerida ku dhaw	Waxaa loo dabaraa si dhameystiran	Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.
Adeegyada dhalmo la'aanta	Lagu dabaro dheef gaar ah: Taranka iyo Qoys Dhisida ee Progyny. Dheefta 2+1 Smart Cycles si looga caawiyo xubnaha safarkooda Taranka iyo Qoys Dhisida. Wax badan ka baro myseiu.be/progyny	Aan ceymis lahayn
Daawaynta daliiga loo adeegsado	Ceymis leh ilaa iyo 20 booqasho halki mudda sanadeedba iyada oo uusan jirin oggeysiis horudhac ah \$0 khidmada adeegga ceymiska	Xadidaadaha lala wadaagay bixiyaha u shaqeeya shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada duugista	\$15 khidmada adeegga ceymiska (20 booqasho halki mudda sanadeedba)	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada Dhalmada	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$15 khidmada adeegga ceymiska. Jadwalka daryeelka oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa. Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa. Jadwalka daryeelka oo aan ku xirnayn khidmada adeegga ceymiska adeegyada bukaan socodka.

Dheefaha	Bixiyeyaasha Shirkada Ceymiska ee La Doorbidayo	Bixiyeyaasha Shirkada Ceymiska ee Aan La Doorbidaynin
Caafimaadka Dhimirka	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$0 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Daawaynta dabiiciga ah	\$0 khidmada adeegga ceymiska. Booqashooyin aan xadidnayn sanad walba	Lala wadaago xadka booqashada bixiyeyaasha shirkada ceymiska \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada Ilmaha Markaa Dhashay	Isbitaal joogista hore: Eeg Adeegyada Isbitaalka: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Jadwalka daryeelka fay-o-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.	Isbitaal joogista hore: Eeg Adeegyada Isbitaalka: Booqashooyinka xafiiska: Eeg Adeegyada Bukaan Socodka: Jadwalka daryeelka fay-o-qabka: Eeg Daryeelka kahortagga. Kharash wadaag walba oo ku aadan adeegyada ilmaha markaa dhashay waa ka gaar midka hooyada.
Qalliinka cayilka saa'idka ah la xiriiro (cilmi seyniska cayilka)	Lagu dabaro kharash qeybsi marka shuruudaha caafimaadka la buuxiyo	Aan ceymis lahayn
Xubin baddelida	Aan xadidinayn, ma lahan muddo sugitaan Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$15 khidmada adeegga ceymiska	Aan ceymis lahayn
Daryeelka kahortaga ah (Hubinta fay-o-qabka jireed, tallaalada, baaritaanka kansarka makaanka haweenka, raajada naasaha)	Waxaa loo dabaraa si dhameystiran Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis dillida) dhammaamtod waxaa loo dabaraa si dhamaystiran.	Aan ceymis lahayn Adeegyada daryeelka kahortaga ah ee haweenka (oo ay ku jiraan dawooyinka kahortagga uurka iyo aaladaha iyo jeermis dillida) waxay ku xiran yihiin kharash qeybsiga Daryeelka kahortaga ah iyo dheefta ugu badan ee habboon. Jadwalka raajada naasaha: Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Adeegyada dhaqancelinta (Booqashooyinka dhaqancelinta waa isku geyn booqashooyin daawayn halki mudda sanadeedba)	Bukaan jiifka: 60 maalmood halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaad la'aan. \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: 60 booqashooyin halki mudda sanadeedba. Adeegyada cudur ogaanshaha caafimaadka dhimirka waxaa lagu dabaraa xadidaad la'aan. \$15 khidmada adeegga ceymiska	Bukaan jiifka: Xadidaada maalmaha lala wadaago xadidaada dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo. \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba. Lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: Xadidaada booqashooyinka lala wadaago xadidaada dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo. \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Xarunta dadka lagu xanaaneeyo	Ceymis dhameystiran leh ilaa iyo 60 maalmood halki mudda sanadeedba	Xadidaada maalmaha lala wadaago dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa.
Jeermis dillida (qalliinka xininyaha, qalliinka xubinta taranka haweenka)	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$15 khidmada adeegga ceymiska Qalliinka dhalma joojinta haweenka joogtada ah waxaa loo dabaraa si dhameystiran.	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Qalliinka dhalma joojinta haweenka joogtada ah waxaa lagu dabaraa iyada oo ku xiran kharash wadaaga Daryeelka Kahortaga ah iyo dheefta ugu badan ee habboon.
Adeegyada Kala Goyska Qanjaha (TMJ)	cBukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba Bukaan socodka: \$15 khidmada adeegga ceymiska	Bukaan jiifka: \$100 khidmada adeegga ceymiska, maalintiiba ilaa iyo 5 maalmood halki isbitaal dhigisba, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa Bukaan socodka: \$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
La-talinta barnaamijka joojinta tubaakada	Barnaamijka Quit for Life - waxaa loo dabaraa si dhameystiran	Kharash wadaaga habboon ayaa la iska rabaa
Jadwalka daryeelka araga (1 booqasho 12 bilood oo kasta)	\$15 khidmada adeegga ceymiska	\$15 khidmada adeegga ceymiska, lacagaha la jaro iyo lacagaha haraaga lacag jarista kadib ayaa la iska qaadayaa
Qalabka araga (Muraayadaha, oo ay ka mid yihiin dhalooyinka isha la saaro iyo fareemka ookiyaalaha)	Dhammaan Xubnaha: \$600 12-ki biloodba	Lala wadaagayo dheefta bixiyeyaasha shirkada ceymiska ee la doorbidayo

Tani waa guudmar kooban oo ku saabsan dheefaha la heli karo si la iskula barbardhigo oo kaliya oo kama dhigna heshiis. Marka lagaa diiwaangeliyo qorshe ceymis waxaad awood u yeelan doontaa inaad isticmaasho buug-yarahaaga dheefaha kaas oo faahfaahin dheeraad ah ka bixin doona Qorshahaaga Ceymiska Delta Dental PPO. Ka wac waaxda Adeegga Macaamiisha ee Delta Dental lambarka **1-800-554-1907** ama booqo **DeltaDentalWA.com** haddii aad qabto wax su'aalo ah.

Muddada Dheefta:

1/1/2025-12/31/2025

Qiimaha Ugu Badan ee Muddada Dheefta*
(halki qofba; ma khuseyso Class I):

\$5,000

Toosinta Ilkaha—Dadka wawayn
io Carruurta: 50% oo leh qiimaha

ugu badan inta aad nooshahay oo

ah \$5,000 qofkiiba

*Daryeelka ilkaha ee laga helo dhakhtarka ilkaha ee PDA ayaa si buuxdo loo dabari doonaa ilaa iyo \$2,000 ugu badnaan, iyada oo lacagaha haraaga lacag jarista kadib laga dhaafay Class III - Adeegyada Wawayn.

Delta Dental Network

Dheefahaaga waxay ugu dheeryihiin marka aad isticmaasho shabakada Delta Dental PPO. Waxaad sidoo kale awood u yeelanaysaa inaad adeegsato shabakada Delta Dental Premier®, taasoo kaa caawinaysa inaad balaadhisoo fursadahaaga.

**Hel Burushka
Ilkaha Sonicare
oo Bilaash Ah**


Xubnaha Delta Dental ee booqda adeeg bixiyaha Pacific Dental Alliance (PDA) bukaan cusub ahaan, waxay heli karaan burushka ilkaha ee Sonicare oo bilaash ah.

Eeg liiska adeeg bixiyaha PDA oo dhamaystiran: myseiu.be/oe-pda.

	Delta Dental PPO	Delta Dental Premier	Bixiyaha Aan U Shaqeynin Shirkada Ceymiska
Lacag Jarista Muddada Dheefta			
Ma Khuseyso Class I & Toosinta Ilkaha Aan U Shaqeynin Shirkada (\$50 Halki Qofba)	\$0	\$50	\$50
Class 1- Cudur Ogaansho iyo Kahortag			
Baaritaano Nadiifinta Foloraydh Raajooyinka Bacda la saaro ilkaha	100%	80%	80%
Class II - Ilka Soo Celinta			
Soo celinta ilkaha Buuxinta Cadeynta ee Ilakaha Danbe Cilmiga Cudurada iyo Daaweynta Iliga Gudihiisa (Xidid Dilidda) Cilmiga Cudurada Iliga Waxa Ku Wareegsan Qalliinka Afka	100%	60%	60%
Class III - Adeegyada Wawayn			
Ilkaha la gashto Ilkaha Qeybta Ahaan la gashto Bir Geliinada Iliga Lafaha Ilkaha Xiriiriya Lafaha Iliga Laga Dul Galiyo	80%	40%	40%

Sifooyinka

Kharashyada jeebka laga bixiyo ee ugu yar	○		
Wuxuu kuu dirayaa foomyaasha xaqsheegashada	○	○	
Maarayn tayo leh iyo ilaalinta kharashka	○	○	

Xaalada Ilkaha ee Gargaarka Degdegga Ah: Adeeg Bixiyayaasha Shirkada La Shaqeeya waxay bixin doonaan daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah inta lagu jiro saacaha shaqada. Shirkada ayaa bixin doonta dheefaha Adeegyada La Dabaro ee ay ku bixiyaan Adeeg Bixiyayaasha Shirkada La Shaqeeya daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah. Qofka Diiwaangashan ayaa raadsan kara daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah ee laga helo Adeeg Bixiye Aan La Shaqeynin Shirkada haddii Qofka Diiwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqeeya.

Iyada oo ay damaanad qaadeysa Willamette Dental of Washington, Inc. Qorshahan ceymiska wuxuu bixiyaa ceymiska adeegyo oo balaaran. Liiska hoose wuxuu macluumaad kaa siinayaa qaar ka mid ah habraacyada ugu badan ee lagu dabaro qorshahaaga. Wac **1-855-433-6825** ama booqo myseiu.be/oe-willamette si aad u hesho macluumaad dheeraad ah. Si aad u hesho liiska xadidaadaha iyo waxyaabaha reeban, booqo myseiu.be/willamette-exclusions.

Dheefaha	Khidmadaha adegga ceymiska
Qiimaha Ugu Badan Sanadka	Ma Lahan Qiimaha Ugu Badan Sanadka*
Lacagta la jaro	Ma lahan Lacagta la jaro
Booqashada Xafiiska ee Guud iyo Ilka Simmida	Ma Lahan Khidmadaha Adegga Ceymiska booqashadiiba
Adeegyada Cudur Ogaanshaha iyo Kahortagga	
Jadwalka Baaritaanada iyo kuwa Gurmada Dededegga ah, Raajooyinka, Ilka naadiifinta, Daaweynta Foloraydh, Bacda La Saaro Ilkaha (Halki iligba), Baaritaanka Kansarka ee Madaxa iyo Luqunta, Tilmaamta Nadaafadda Afka, Cabirka Ciirdka iyo Iliga u Dhaxeeya, Qiimeynta Caafimaadka Ciirdka iyo Ilkaha	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Daawaynta Ilkaha ee Ilka Soo Celinta	
Ilka buuxinta (Amalgam)	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Birta Dhoobka Leh ee La Geliyo Ilkaha	Waxaad bixineysaa \$250 oo ah Khidmada Adeegga Ceymiska
Cilmiga Buuxinta Ilkaha Macmalka ah	
Ilkaha Hoose ama Kore oo Dhameystiran	Waxaad bixineysaa \$400 oo ah Khidmada Adeegga Ceymiska
Lafaha Ilkaha Xiriiriya (halki iligba)	Waxaad bixineysaa \$250 oo ah Khidmada Adeegga Ceymiska
Cilmiga Cudurada iyo Daaweynta Iliga Gudihiisa & Cilmiga Cudurada Iliga Waxa Ku Wareegsan	
Daweeynta Xidid Dilidda – Ilkaha hore	Waxaad bixineysaa \$85 oo ah Khidmada Adeegga Ceymiska
Daweeynta Xidid Dilidda – Ilkaha dhexe	Waxaad bixineysaa \$105 oo ah Khidmada Adeegga Ceymiska
Daweeynta Xidid Dilidda – Goosaha dambe	Waxaad bixineysaa \$130 oo ah Khidmada Adeegga Ceymiska
Qalliinka Lafta Ciridka (Ilkaha halki Geesba)	Waxaad bixineysaa \$150 oo ah Khidmada Adeegga Ceymiska
Ilka Sifeynta (Ilkaha halki Geesba)	Waxaad bixineysaa \$75 oo ah Khidmada Adeegga Ceymiska
Qalliinka Afka	
Jadwalka Ilig Bixinta (Hal Ilig)	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Qalliinka Ilig Bixinta	Waxaad bixineysaa \$100 oo ah Khidmada Adeegga Ceymiska
Daaweynta Toosinta Ilkaha	
Daaweynta Ka Hor Toosinta Ilkaha	Waxaad bixineysaa \$150 oo ah Khidmada Adeegga Ceymiska**
Daaweynta Toosinta Ilkaha ee Dhameystiran	Waxaad bixineysaa \$1,500 oo ah Khidmada Adeegga Ceymiska
Bir Gelinta Iliga	
Qalliinka Bir Gelinta Iliga	Dheefta bir gelinta iliga ee ugu badan oo ah \$1,500 halki Mudda sanadeedba
Waxyaabo kala duwan	
Kawaawiso	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Lacagaha Shaybaarka Ilkaha	Waxaa lagu dabaraa Khidmadaha Adegga ceymiska ee Booqashada Xafiiska
Nitrous Oxide	Waxaad bixineysaa \$40 oo ah Khidmada Adeegga Ceymiska
Booqashada Xafiiska Takhasuslaha	Waxaad bixineysaa \$30 oo ah Khidmada Adeegga Ceymiska halki Booqashaba
Madhawga Daryeelka Gurmada Degdegga ah ee Goobta Ka Baxsan	Waxaad bixineysaa khidmado ka badan \$250

*TMJ waxay leedahay \$1000 oo ah qiimaha ugu badan sanadka/ \$5000 oo ah qiimaha ugu badan inta aad nooshahay **Khidmada adegga ceymiska waxaa lagu shubayaa khidmada Daaweynta Toosinta Ilkaha ee Dhameystiran haddii macmiilka uu aqbal qorshaha ceymiska ee daaweynta. **Xaalada Ilkaha ee Gargaarka Degdegga Ah:** Adeeg Bixiyayaasha Shirkada La Shaqeeya waxay bixin doonaan daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah inta lagu jiro saacaha shaqada. Shirkada ayaa bixin doonta dheefaha Adeegyada La Dabaro ee ay ku bixiyaan Adeeg Bixiyayaasha Shirkada La Shaqeeya daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah. Qofka Diiwaangashan ayaa raadsan kara daawaynta Xaalada Ilkaha ee Gargaarka Degdegga Ah ee laga helo Adeeg Bixiye Aan La Shaqaynin Shirkada haddii Qofka Diiwaangashan uu 50 mayl ka badan u jiro Xafiiska Adeeg Bixiyaha Shirkada La Shaqeeya.



**SEIU 775
BENEFITS GROUP**



**Sawirka Guud ee Qorshaha
Caymiska Progyny**
Taariikhda Dhaqangalka 8/1/2025

Warqada Soo Koobida Dheefaha iyo Ceymiska (SBC) ayaa kaa caawin doonta inaad doorato qorshe caymis. Dukumeentiga SBC waxay ku tusinaysaa sida adiga iyo qorshaha caymiska aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee caymiska leh. Kani waa soo koobitaan kaliya. Si aad u hesho macluumaad dheeraad ah oo ku saabsan caymiskaaga, fadlan kala xidhiidh U doodida Daryeelka Bukaanka (PCA) ee Progyny ee kuu heellan lambarka (833) 233-0517.

Su'aalo Muhiim ah	Jawaabaha	Sababta ay Tani Muhiim u Tahay:
Waa maxay lacag jarista guud?	Shakhsiga \$0 / Qoyska \$0	Wax lacag jaris ah ma lahan qorshahaaga caymiska Progyny.
Miyaa la iiga baahan yahay lacagta go'an ee caymiska?	Maya	Ma jiro wax lacag-bixin ah oo lagaa rabo marka aad adeeganayso qorshaha Progyny ee Uurka iyo Dhalmada Kadib.
Miyaa la iiga baahan yahay lacagaha haraaga lacag jarista kadib?	Maya	Ma jiraan lacago haraa oo lacag jarista kadib ee qorshahaaga caymiska Progyny ee Uurka iyo Dhalmada Kadib ah.
Ma jiraan adeegyo la dabaro kahor inta aadan buuxinin lacagta lagaa jarayo?	Maya	Wax kharash ah kama bixin doontid adeegyada Progyny-ga Uurka iyo Dhalmada Kadib. Dhammaan adeegyada la bixiyo ee hoos imaanaya qorshaha waa adeegyo daryeelka kahortaga ah, loogana ma baahna wax kharash wadaag ah.
Ma jiraan lacago kale oo loo jaro adeegyo gaar ah?	Maya	Ma jiraan lacag ka jarisyo looga baahanyahay qorshaha caymiska HRA Progyny ee Uurka iyo Dhalmada Kadib ah. Dhammaan adeegyada la bixiyo ee hoos imaanaya qorshaha waa adeegyo daryeelka kahortaga ah, loogana ma baahna wax kharash wadaag ah.
Waa maxay xadka lacagta jaabka laga bixiyo ee qorshahan caymiska?	Shakhsiga \$0 / Qoyska \$0	Ma lahan wax xadka lacagta jaabka laga bixiyo ah qorshahaaga caymiska ee Progyny.
Miyuu qofka bixinaya lacag yar haddii uu isticmaalo adeeg bixiye shabakada ka tirsan?	Ma khuseyso.	Macallimiinta iyo daryeel bixiyeaasha daryeelka Uurka iyo Dhalmada Kadib ee Progyny ayaa dhammaantood ku jira qorshahan. Ma jiraan wax dheefo ah oo loo heli karo macallimiin aan ka tirsanayn Progyny.

Adeegyada Ka Baxsan & Adeegyada Kale ee Ceymiska Leh:

Waxyaabaha reeban waxaa ku jira qalab lagula socdo ugxan siideynta ee guriga lagu isticmaalo, adeegyada iyo saadka uu bixiyay adeeg bixiye shabakada ka baxsan, iyo daawaynta ay tijaabada u tixgeliso American Society of Reproductive Medicine. Dhammaan kharashyada la xidhiidha adeegyada haweenka uurka u sida qof kale, oo ay ku jiraan laakiin aan ku xaddidnayn khidmadaha shaybaadhka, lama dabaro. Haddii dhakhtarkaagu uu codsado adeegyo aan ku qornayn hagahan, fadlan ka hubi PCA-gaaga si aad u xaqiijiso caymiska. Waxaa jira adeegyo qaarkood oo aan hoos iman caymiska Progyny; si kastaba ha ahaatee, waxaa laga yaabaa in lagu bixiyo qorshahaaga caymiska caafimaad.

Xuquuqaha Aad u Leedahay Inaad Sii Wadato Caymiska:

Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga ka dib markuu dhamaado. Meelaha lagala xidhiidhi karo hay'adahan waa: [Healthcare.gov](http://www.HealthCare.gov): www.HealthCare.gov ama wac 1-800-318-2596 ama goob-suuqeedka caymiska caafimaadka ee federaalka ama SHOP. Noocyo kale oo caymis ah ayaa laga yaabaa inaad hesho, sidoo kale, oo ay ku jiraan iibsashada caymiska shakhsi ahaaneed ee laga helo Goob-Suuqeedka Caymiska Caafimaadka. Si aad u hesho macluumaad dheeraad ah oo ku saabsan Goob-suuqeedka caymiska, booqo www.HealthCare.gov ama wac 1-800-318- 2596.

Xuquuqahaaga Cabasho iyo Racfaanada:

Waxaa jira hay'ado ku caawin kara haddii aad cabasho ka qabto qorshahaaga caymiska diidmada sheegashada. Cabashadan waxa loo yaqaan cabasho ama rafcaan. Si aad u hesho macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, eeg dukumiintigaaga sharaxaadaha dheefaha ee aad u heli doonto sheegashadaas caafimaadka. Dukumeentiyada qorshahaaga caymiska ayaa sidoo kale ku siinaya macluumaad dhamaystiran oo ku saabsan sida loo gudbiyo sheegasho, racfaan, ama cabasho sabab kasta oo qorshahaaga ah. Si aad u hesho macluumaad dheeraad ah oo ku saabsan xuquuqahaaga, ogaysiiskan, ama caawin, tag www.dol.gov/ebsa/healthreform and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

Qorshahan caymiska miyuu bixiyaa Caymis Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo)? Ma Khuseyso.

Caymiska Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo) si guud waxaa kamid ah qorshayaasha caymiska, caymiska caafimaadka ee laga helo Goob-suuqeedka caymiska ama caymisyada shakhsi ahaaneed, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad xaq u leedahay noocyo kamid ah Caymiska Buuxinaya Affordable Care Act (Sharciga Daryeelka Caafimaad ee La Awoodi Karo), waxaa laga yaabaa inaad xaq u yeelanin canshuur dhimista khidmadaha caymiska bil'laha ah.

Miyuu caymiskan buuxiyaa Heerarka Qiimaha Ugu Yar? Ma Khuseyso.

Haddii qorshahaaga caymiska uusan buuxinin Heerarka Qiimaha Ugu Yar, waxaad xaq u yeelan kartaa canshuur dhimista khidmadaha caymiska bil'laha ah si ay kaaga caawiso inaad bixiso qorshe caymis oo laga helo Goob-suuqeedka.



DABOOLISTA DARYEELKA CAAFIMAADKA 2025-2026

Soo Koobida Dheefaha iyo Ceymiska

Sharaxaad faahfaahsan oo ku saabsan qorshahaaga iyo tusaalooyin
kaa caawinaya inaad fahanto kharashaadka laga yaabo inaad ku
bixiso adeegyo kala duwan.

Patrick M.
Bixiyaha daryeelka,
Puyallup





Dhukumiintiga Soo Koobitaanka Dheefaha iyo Caymiska (SBC) waxay kaa caawin doontaa doorashada qorshaha caafimaadka. SBC waxa uu ku tusayaa adiga iyo qorshaha sida aad u qaybsataan karashka adeegyada daryeelka caafimaadka la daboolay. FIIRO GAAR AH: Macluumaadka ku saabsan qorshahan (loo yaqaano kharashka caymiska) waxaa loo bixin doonaa si gooni ah. Tani keliya waa soo koobitaan. Macluumaadka dheeraadka ah ee ku saabsan daboolida, ama si aad u hesho nuqul shuruudaha dhammaynska tiran ee daboolida, www.HealthReformPlanSBC.com ama addoo soo wacaya 1-800-370-4526. Wixii qeexidaha guud ah ee erayda guud, sida qadarka la oggolyahay, haraaga biilka, caymiska la wada bixiyo, kharashka la wadaago, lacagaha laga jaro, adeeg bixiyaha, ama erayada kale ee hoosta laynka ku leh ka eeg Qaamuuska. Waxaad eegi kartaa Qaamuuska barta <https://www.healthcare.gov/sbc-glossary/> ama soo wac 1-800-370-4526 si aad u codsato nuqul.

Su'aalaha muhiimka ah	Jawaabaha	Maxay Tani muhiim u tahay:
Waa maxay <u>lacagaha la jaro guud haaneed</u> ?	\$0. Ka baxsan Shabakada: Shakhsiga \$500 / Qoyska \$1,000.	Guud ahaan, waa inaad bixisaa dhammaan kharashka <u>adeeg bixiyayaasha</u> ilaa qadarka <u>lacagaha laga jaro</u> kahor <u>qorshahan</u> uu bilaabo inuu bixiyo. Haddii aad leedahay xubna kale oo qoyska ah oo ku jira <u>qorshaha</u> , xubin kasta oo qoyska ah waa inay buuxiyaan <u>lagaha laga jaro</u> gaarka ah ilaa qadarka wadarta <u>lacagaha laga jaro</u> kharashyada ay bixiyaan dhammaan xubnaha qoysku ay buuxiyaan <u>lacagaha laga jaro</u> guud ahaaneed ee qoyska.
Ma jiraan adeegyo la daboolaa ka hor inta aanad buuxin <u>lacagaha laga jaro</u> ?	Haa. Daryeelka gurmada & <u>dawo qorida waa</u> la daboolay ka hor inta aanad buuxin <u>lacagaha laga jaro</u> ada.	<u>Qorshahan</u> wuxuu daboolaa walxaha qaarkood iyo adeegyada xataa haddii aanad buuxin qadarka <u>lacagaha la jaro</u> . Laakiin <u>kharashka la wada bixiyo</u> ama <u>caymiska wadaaga ah</u> ayaa ku habboonaan kara. Tusaale ahaan, <u>qorshahan</u> waxa uu daboolaa dhowr <u>adeegyada ka hortagga</u> ah iyaddoon <u>kharashka la wadaagin</u> iyo ka hor inta aanad buuxin <u>lacagaha la jaro</u> . Ka eeg liiska <u>adeegyada ka hortagga ah</u> ee la daboolo bogga https://www.healthcare.gov/coverage/preventive-care-benefits/
Ma jiraan <u>lacago lagaa jaro</u> oo kale wixii adeegyada gaarka ah?	Maya.	Maaha inaad buuxiso <u>lacagaha la jaro</u> adeegyada gaarka ah.
Waa maxay <u>xadka ka baxsan jeebkan qorshahani</u> ?	<u>Ku jira Shabakada</u> : Shakhsiga \$800 / Qoyska \$1,600. Ka baxsan Shabakada: Shakhsiga \$800 / Qoyska \$1,600. <u>Dawo Qorida</u> : Shakhsiga \$400 / Qoyska \$800.	<u>Xadka lacagta jeebka laga bixiyo</u> waa inta ugu badan ee aad bixin karto gudaha sanadka adeegyada la daboolay. Haddii aad ku haysto xubno kale oo qoyska ah <u>qorshahan</u> , waa inay buuxiyaan <u>xadadkooda jeebka ka baxsan</u> ilaa qoyska guud ahaan ee <u>xadka jeebka ka baxsan</u> la buuxiyo.
Maxaan ku jirin <u>xadka jeebka ka baxsan</u> ?	<u>Lacagta caymiska</u> , <u>kharashyada hadhaaga biilka</u> , daryeelka caafimaadka <u>qorshahan</u> ma daboolo & ciqaabaha ku guul daraysiga in la helo adeegyada <u>hore loo sii ogolaaday</u> .	Xataa in kastoo aad bixiso kharashyadan, looma tiriyo sida <u>xadka jeebka ka baxsan</u> .

Su'aalaha muhiimka ah	Jawaabaha	Maxay Tani muhiim u tahay:
Wax yar ma bixin lahayd haddii aad isticmaasho shabakada adeeg bixiyaha?	Haa. Eeg www.aetna.com/docfind ama wac 1-800-370-4526 liiska daryeel bixiyayaasha shabakada ku jira .	<u>Qorshahan</u> waxa uu isticmaalaa shabakada <u>adeeg bixiyayaasha</u> . Waxaad bixin doontaa wax yar haddii aad isticmaasho <u>adeeg bixiyaha</u> ku jira <u>shabakada qorshaha</u> . Waxaad bixin doontaa badanka haddii aad isticmaasho <u>adeeg bixiye shabakada ka baxsan</u> , oo waxaad heli doontaa biilka ka yimid <u>adeeg bixiyaha</u> wixii faraqyada u dhexeeya kharashka <u>adeeg bixiyaha</u> iyo waxa uu <u>qorshahaagu</u> bixiyo (<u>hadhaadga biilka</u>). Ogsoonow, <u>adeeg bixiyahaaga shabakada</u> waxa uu isticmaali karaa <u>adeeg bixiye shabakada ka baxsan</u> wixii adeegyo ah (sida shaqada shaybaadhka) Ka hubi <u>adeeg bixiyahaaga</u> ka hor intaanad helin adeegyada.
Ma u baahan tahay <u>gudbin</u> si aad u aragto <u>dhakhtar takhasus leh</u> ?	Maya.	Waxaad arki kartaa <u>dhakhtar takhasus</u> laha ah oo aad doorato <u>gubin</u> la'aan.



Dhamaan **kharashka la wadaago** iyo **caymiska wadaaga ah** kharashka lagu muujiyay jaantuuska waa ka dib **lacagaha laga jaro** marka la buuxiyay, haddii **lacagaha laga jaro** habboon tahay.

Dhacdo Caafimaad oo guud	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidaadaha, Waxyaabaha Laga reebay, & Macluumaadka kale ee Muhiimka ah
		Daryeel bixiyaha Ku jira Shabakada (waxaad bixin doontaa inta ugu yar)	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad booqato xafiiska <u>adeeg bixiyaha</u> daryeelka caafimaad ama rug caafimaad	Booqashada daryeelka koobaad si loo daweeyo dhaawac ama jiro.	\$15 <u>kharashka la wadaago</u> / booqasho, <u>lacagaha la jaro</u> laguma dabaqo, laga reebo kharashka PCP la xushay.	20% <u>caymiska la wada bixiyo</u> kadib \$15 <u>kharashka la wadaago</u> / booqashada	Kharash maaha kuwa ku jira <u>shabakada</u> Daryeelka Koowaad ee Onlaynka ah daawaynta lagu bixiyo telefoonka <u>adeeg bixiyaha</u> booqashooyinka adeegyada qaarkood ah.
	Booqashada <u>dakhtarka takhsuska leh</u>	\$15 <u>kharashka la wadaago</u> / booqashada, <u>lacagaha la jaro</u> laguma dabaqo	20% <u>caymiska la wada bixiyo</u> kadib \$15 <u>kharashka la wadaago</u> / booqashada	Waxba
	<u>Daryeelka ka hortagga</u> / <u>baadhitaanka</u> / tallaalka	Ma laha kharash	Lama daboolo, laga reebo kharash malaha raajooyinka naaska	Waxaad sidoo kale bixisaa adeegyada aan ahayn kuwa ka hortag ahaaneed. Waydii <u>adeeg bixiyahaaga</u> haddii adeegyada loo baahanyahay ay yihiin ka hortag. Ka dib hubi waxa <u>qorshahaagu</u> bixin doono.
Haddii aad baadhis qaadatay	<u>Baaritaanka cudur</u> (raajo, baaritaanka dhiiga)	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	Waxba
	Sawirida raajada (baaritaanada CT/PET, MRIs)	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	Waxba

Dhacdo Caafimaad oo guud	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidaadaha, Waxyaabaha Laga reebay, & Macluumaadka kale ee Muhiimka ah
		Daryeel bixiyaha Ku jira Shabakada (waxaad bixin doontaa inta ugu yar)	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahantahay dawooyin si aad ugu dawayso jirro ama xaalada <u>Daboolitaanka daawo dhakhtar kuu qoray waxaa maamula Sav-RX</u> Macluumaad dheeraad ah oo ku saabsan <u>daboolida daawo qorida</u> waxaa laga heli karaa www.savrx.com	Dawooyinka macmalka ah	<u>Kharashka la wadaago/daawo qorida, lacagaha la jaro</u> laguma dabaqo: Qiimaha Ku salaysan \$4 ilaa 30 maalmood saad ah, \$8 ilaa 60 saad ah, \$12 ilaa 90 maalmood saad ah (tafaariiq), \$8 ilaa 31- 90 maalmood saad ah (boostada ah), Dawada aan summada lahayn ee la door bidayo \$8 ilaa 30 maalmood saad ah, \$16 ilaa 60 maalmood saad ah, \$24 ilaa 90 maalmood saad ah (tafaariiq), \$16 ilaa 31-90 maalmood saad ah (boostada) Insuulinta: kharash ma leh	<u>Kharashka La wada bixiyo/dawo qorida, lacagaha laga jaro</u> kuma habboona: \$13 ilaa 30 maalmood oo saad ah, \$26 ee 60 maalmood ee saad ah, \$39 ee 90 maalmood ee saadka (tafaariiq) Insuulin: \$13 kharashka la wada bixiyo / dawo qorida	Waxay dabooshaa 90 maalmood saadkood (tafaariiq & dalabka boostada), Waxaa kamid ah dawooyinka ka hortagga uurka & qalabyada laga heli karo farmasiiga. Kharash ma laha dawooyinka macmalka ah ee la doorbido FDA ansixisay ee ka hortagga uurka ee ku jira <u>shabakada</u> . Dib u eeg <u>liiskaaga dawada</u> ee dawo qorida u baahan caddaynta hore ama tallaabada daawaynta ee daboolida. Qiimahaagu waa uu ka sarayn doonaa ka doorashada Summada ta aan summada lahayn.
	Shirkada Daawada ee la doorbido	<u>Kharashka la wada bixiyo/dawo qorida, Lacagaha la jaro</u> lagu dabaqi: \$25 ilaa 30 maalmood saad ah \$50 ilaa 60 maalmood saad ah, \$75 ilaa 90 maalmood saad ah (tafaariiq). \$50 ilaa 31-90 saadka maalinta (dalabka boostada)	<u>Kharashka wadaaga ah/dawo qorida, lacagaha laga jaro</u> kuma haboona \$30 ilaa 30 maalmood saad ah, \$60 ilaa 60 maalmood saad ah, \$90 ilaa 90 maalmood saad ah (tafaariiqda) insulinta: \$30 <u>kharashka la wada bixiyo/daawo qoritaanka</u> .	
	Aan lahayn shirkad daawo oo la doorbido	<u>Kharashka la wada bixiyo/dawo qorida, lacagaha laga jaro</u> kuma habboona: \$50 ilaa 30 maalmood saad ah \$100 ilaa 60 maalmood saad ah, \$150 ilaa 90 maalmood saad ah (tafaariiq). \$100 ilaa 31-90 saadka maalinta (dalabka boostada) Insuulin: \$25 <u>kharashka la wada bixiyo/dawo qorida</u>	<u>Kharashka La wada bixiyo/daawo qorida, lacagaha laga jaro</u> kuma habboona: \$55 ilaa 30 maalmood oo saad ah, \$110 ee 60 maalmood ee saad ah, \$165 ee 90 maalmood ee saadka (tafaariiq) Insuulin: \$35 <u>kharashka la wada bixiyo/daawo qorida</u>	
	<u>Dawooyinka Takhasuslaha</u>	Kharashka ku haboon sida lagu sheegay dawooyinka summada leh ama aan lahayn	Kharashka ku haboon sida lagu sheegay dawooyinka summada leh ama aan lahayn	

Dhacdo Caafimaad oo guud	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidaadaha, Waxyaabaha Laga reebay, & Macluumaadka kale ee Muhiimka ah
		Daryeel bixiyaha Ku jira Shabakada (waxaad bixin doontaa inta ugu yar)	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad leedahay qaliinka bukaan socodka	Kharashka xarunta (tusaale, xarunta qaliinka bukaan socodka)	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	Waxba
	Kharashka Dhakhtarka / dhakhtarka qaliinka	\$50 <u>kharashka la wada bixiyo / booqashada, lacagaha la jaro laguma dabaqo</u>	20% <u>caymiska la wada bixiyo ka dib \$50 kharashka la wada bixiyo / booqashada</u>	Waxba
Haddii aad u baahantahay daryeelka caafimaad ee degdeg ah	<u>Qolka daryeelka xaaladaha degdega ah</u>	\$200 <u>kharashka la wada bixiyo / booqashada, lacagaha la jaro laguma dabaqo</u>	\$200 <u>kharashka la wada bixiyo / booqashada, lacagaha la jaro laguma dabaqo</u>	Isticmaalka degdega ah <u>Ka baxsan shabakada ee lagu bixiyay si la mid ah kuwa ku jira shabakada.</u>
	<u>Gaadiidka caafimaadka gurmada degdega ah</u>	\$200 <u>kharashka la wadaago / safarka, lacagaha la jaro lama dabaqo</u>	\$200 <u>kharashka la wadaago / safarka, lacagaha la jaro lama dabaqo</u>	Isticmaalka degdega ah <u>Ka baxsan shabakada ee lagu bixiyay si la mid ah kuwa ku jira shabakada.</u> Gaadiidka aan gurmada ahayn lama daboolo, laga reebo haddii hore loo sii ogolaaday mooyaane.
	<u>Daryeelka Degdega ah</u>	\$15 <u>kharashka la wadaago / booqashada, lacagaha la jaro laguma dabaqo</u>	20% <u>caymiska la wada bixiyo kadib \$15 kharashka la wadaago / booqashada</u>	Kharash maaha kuwa ku jira <u>shabakada Daryeelka Koowaad ee Onlaynka ah 24/7 daawaynta lagu bixiyo telefoonka adeeg bixiyaha booqashooyinka adeegyada qaarkood ah.</u>
Haddii isbitaalka lagu dhigay	Kharashka xarunta (tusaale, qolka cusbitaalka)	\$100 <u>kharashka la wadaago / maalinta koowaad 5 maalmood joogitaankiiba, lacagaha la jaro laguma dabaqo, ma jiro kharash waxa intaa ka dambeeya</u>	100% <u>kharashka la wada bixiyo / maalinta koowaad 5 maalmood joogidiiba; 20% caymiska wadaaga intaa ka dib</u>	Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>ogolaanshaha hore daryeelka ka baxsan shabakada.</u>
	Kharashka Dhakhtarka / dhakhtarka qaliinka	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	Waxba

Dhacdo Caafimaad oo guud	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidaadaha, Waxyaabaha Laga reebay, & Macluumaadka kale ee Muhiimka ah
		Daryeel bixiyaha Ku jira Shabakada (waxaad bixin doontaa inta ugu yar)	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahantahay caafimaadka maskaxda, dhaqanka caafimaadka, ama adeegyada isticmaalka maandooriyaha	Adeegyada bukaan socodka	Xafiiska & adeegyada kale ee bukaan socodka;ma jiro kharash	Xafiiska & adeegyada kale ee bukaan socodka: 20% <u>caymiska la wada bixiyo</u> kadib \$15 <u>kharashka la wadaago</u> / booqashada	Waxba
	Adeegyada bukaan jiifka	\$100 <u>kharashka la wadaago</u> / maalinta koowaad 5 maalmood joogitaankiiba, <u>lacagaha la jaro</u> laguma dabaqo, ma jiro kharash waxa intaa ka dambeeya	100% <u>kharashka la wada bixiyo</u> /maalinta koowaad 5 maalmood joogidiiba; 20% <u>caymiska wadaaga</u> intaa ka dib	Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>oggolaanshaha hore</u> daryeelka ka baxsan shabakada.
Haddii aad uur leedahay	Booqashooyinka kale	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	<u>Wadaagida Kharashka</u> kuma habboonayn <u>adeegyada ka hortagga ah</u> . Daryeelka hooyada waxaa ka mid ahaan kara baadhitaanada iyo adeegyada lagu sharaxay meel kale gudaha SBC (waxa loola jeedaa, ultrasound). Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>oggolaanshaha ka hor</u> daryeelka ka baxsan shabakada way ku habboonaan kartaa.
	Dhalashada ilmaha/ adeegyada umuliso xirfada leh	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	
	Adeegyada dhalashada ilmaha/ummuliska	\$100 <u>kharashka la wadaago</u> / maalinta koowaad 5 maalmood joogitaankiiba, <u>lacagaha la jaro</u> laguma dabaqo, ma jiro kharash waxa intaa ka dambeeya	100% <u>kharashka la wada bixiyo</u> /maalinta koowaad 5 maalmood joogidiiba; 20% <u>caymiska wadaaga</u> intaa ka dib	

Dhacdo Caafimaad oo guud	Adeegyada aad U baahan Karto	Waxaad Bixin doonto		Xadidaadaha, Waxyaabaha Laga reebay, & Macluumaadka kale ee Muhiimka ah
		Daryeel bixiyaha Ku jira Shabakada (waxaad bixin doontaa inta ugu yar)	Adeeg bixiyaha Ka baxsan Shabakada (Waxaad bixin doontaa inta ugu badan)	
Haddii aad u baahantahay bogsasho ama aad qabto baahiyaha caafimaad oo gaar ah	<u>Daryeelka caafimaadka guriga</u>	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	130 maalmood/jadwalka sanadka. Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>ogolaanshaha hore</u> daryeelka ka baxsan shabakada.
	<u>Adeegyada Dib u Baxnaaninta</u>	\$15 <u>kharashka la wadaago</u> / booqashada, <u>lacagaha la jaro</u> laguma dabaqo	20% <u>caymiska la wada bixiyo</u> kadib \$15 <u>kharashka la wadaago</u> / booqashada	60 booqashooyin/jadwalka sanadka wixii Jidhka, Daawaynta jidhka & Daawaynta Hadalka oo isku jira, ay ku jirto adeegyada cusbitaalka bukaan socodka.
	<u>Adeegyada Baxnaaninta</u>	\$15 <u>kharashka la wadaago</u> / booqashada, <u>lacagaha la jaro</u> laguma dabaqo	20% <u>caymiska la wada bixiyo</u> kadib \$15 <u>kharashka la wadaago</u> / booqashada	Waxba
	<u>Daryeelka kalkaaliska xirfada leh</u>	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	60 maalmood/jadwalka sanadka. Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>ogolaanshaha hore</u> daryeelka ka baxsan shabakada.
	<u>Qalabka caafimaadka adkaysiga leh</u>	Ma laha kharash	50% <u>caymiska wadaaga ah</u>	Ku xadidan 1 <u>qalab caafimaad oo adkaysi leh</u> oo loogu talo galay ujeedo isku mid ah/la mid ah. waxaa laga reebay dib u samaynta si xun u isticmaalka/ku xadgudubka.
	<u>Adeegyada daryeelka qofka aadka u liita</u>	Ma laha kharash	20% <u>caymiska wadaaga ah</u>	Ganaaxa \$400 ee ku guul daraysiga si loo helo <u>ogolaanshaha hore</u> daryeelka ka baxsan shabakada.
Haddii ilmahaagu u baahanyahay daryeelka ilkaha ama indhaha	Baadhitaanka indhaha ee ilmaha	\$15 <u>kharashka la wadaago</u> / booqashada, <u>lacagaha la jaro</u> laguma dabaqo	\$15 <u>kharashka la wadaago</u> / booqashada, <u>lacagaha la jaro</u> laguma dabaqo	1 baadhitaanka caadiga ah ee indhaha/12 bilood.
	Muraayadaha indhaha carruurta	Ma laha kharash	Ma laha kharash	\$600 ugu badnaan/12 bilood.
	Baadhitaanka ilkaha ee caruurta	Aan la daboolin.	Aan la daboolin.	Aan la daboolin.

Adeegyada Ka reeban & Adeegyada kale ee la Daboolo:

Adeegyada Qorshaahaaga Guud ahaan MA Daboolaan (Hubi xeerkaaga ama qorshaha warqadda wixii ah macluumaadka iyo liiska wax kastoo ah adeegyada ka reeban ee kale.)

- Daryeelka ilkaha (Dadka waa wayn & Carruurta)
- Qalabka caawinya maqalka
- Daawaynta Dhalma la'aanta
- Daryeelka xiliga dheer
- Daryeelka aan gurmada ahayn mar la safrayo meel ka baxsan Maraykanka.
- Kalaaliska shaqada gaarka ah
- Daryeelka cagta caadiga ah
- Barbaamijyada Miisaan dhimista

Adeegyada Kale ee La daboolo (Xadidnaanta waxaa ku habboonaan kara adeegyadan. Tani maaha liisto dhamaystiran Fadlan eeg warqadda qorshaahaaga.)

- Takhasuslaha Daawaynta Dhaqan ahaaneed ee Duritaanka Maqaarka - 20 booqasho/jadwalka sanadka ee cudurka, dhaawaca & qorshaha cudurka raaga.
- Qaliinka Miisaan Dhimista - Ku xadidan adeeg bixiyayaasha ku jira shabakada.
- Ku dawaynta si dabiici ah jidhka - 20 booqashooyin/jadwalka sanadka.
- Qaliinka qurxinta ah - Daboolida xadidan, arag dhokumentiga xeerka ama soo wac lambarka ku qoran kaadhkaaga Aqoonsiga.
- Daryeelka isha caadiga ah (Qofka wayn) - 1 baadhitaan caadi ah oo isha ah/12 bilood.

Xuquuqahaaga in La sii wado Caymiska: Waxaa jira wakaalado caawin kara haddii aad doonayso inaad sii wado daboolidaada ka dib markay dhammaato.

Macluumaadka xidhiidhka wakaaladahan waa:

- Wixii macluumaad dheeraad ah ee xuquuqahaaga ah inaad sii wado daboolida, kala xidhiidha qorshaha lambarka 1 -800-370-4526.
- Haddii kooxdaada caymiska caafimaad ay hoos imanayso ERISA, waxaad sidoo kale la xidhiidhi kartaa Waaxda Shaqada Dheefaha Shaqaalaha Maamulka Amniga (Department of Labor's Employee Benefits Security Administration) lambarka 1-866-444-EBSA (3272) ama <http://www.dol.gov/ebsa/healthreform>
- Wixii ah koox caafimaad oo dowlada federaaliga aan ahayn qorshayaasha, waxaad sidoo kale la xidhiidhi kartaa Department of Health and Human Services Center for Consumer Information and Insurance Oversight, (Waaxda Caafimaadka Maraykanka iyo Adeegyada, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) lambarkan 1-877-267-2323 x61565 ama www.cciio.cms.gov.
- Haddii daboolidaadu ay tahay qorshaha kaniisad, kaniisada qorshayaasha ma daboolsho COBRA Federaalka ah sii wadista sharciyada daboolida. Haddii daboolidu caymis ku jirto, shakhsiyaadku waa inay la xidhiidhaan maamulka caymiska Gobolka wixii ku saabsan xuquuqahooda suuragalka ah ee sii wadista daboolida waafaqsan sharciga Gobolka.

Ikhtiyaarada kale ee daboolida waa lagu heli karaa adiga sidoo kale, ay ka mid tahay iibsashada caymiska daboolida dhexda Caymiska Caafimaadka.

Macluumaadka dheeraadka ah ee ku saabsan Marketplace, booqo www.HealthCare.gov ama soo wac 1-800-318-2596.

Cabashadaada iyo Xuquuqaha Rafcaan Qaadashada: Waxaa jira wakaalado caawin kara haddii aad ka cabanayso qorshahaaga wixii ah diidamada sheegashada. Cabashadan waxaa loogu yeedhaa cabashada ama rafcaan. Macluumaadka dheeraadka ah ee ku saabsan xuquuqahaaga, eeg sharaxa dheefaha aad ka heli doontaa taas caafimaad ee sheegashada. Warqaddaha qorshahaaga sidoo kale waxay bixiyaan macluumaadka si loogu gudbiyo sheegashada, rafcaanka, ama cabashada sabab kasta oo qorshahaaga ah. Macluumaadka dheeraadka ah ee ku saabsan xuquuqahaaga, ogaysiiskan, ama caawimada, la xiriir.

- Haddii daboolidaada caafimaadku ay hoos imanaysa ERISA, waxaad toos ula xidhiidhi kartaa Aetna addoo soo wacaya lambarka bilaashka ah ee ku qoran Kaadhkaaga Aqoonsiga Medical, ama addoo soo wacaya lambarka guud ee 1-800-370-4526. Waxaad sidoo kale la xidhiidhi kartaa Waaxda Shaqada Dheefaha Shaqaalaha Maamulka Amniga (Department of Labor's Employee Benefits Security Administration) lambarka 1-866-444-EBSA (3272) ama <http://www.dol.gov/ebsa/healthreform>
- Wixii ah koox caafimaad oo dowlada federaaliga aan ahayn qorshayaasha, waxaad sidoo kale la xidhiidhi kartaa Department of Health and Human Services Center for Consumer Information and Insurance Oversight, (Waaxda Caafimaadka Maraykanka iyo Adeegyada, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) lambarkan 1-877-267-2323 x61565 ama www.cciio.cms.gov.
- Intaa waxa dheer, barnaamijka caawimada macmiilka waxay kaa caawin kartaa inaad soo xarayso rafcaanka. Macluumaadka xiriirka waxay ku jiraan: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Miyuu qorshahan bixiyaa Daboolida Ugu yar ee Lama huraanka ah? Haa.

Daboolida lama huraanka ah ee Ugu yar ee guud ahaan waxaa ku jira qorshayaasha, caymiska caafimaadka laga heli karo dhexda Marketplace ama xeerarka kale ee suuqa gaarka ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymiyo kale qaar. Haddii aad u qalanto noocyada gaarka ah ee Ugu yar Daboolida Lama huraanka ah, uma qalmi doontid lacagta caymiska cashuurta.

Qorshahan ma buuxiyaa Heerka Qiimaha Ugu yar? Haa.

Haddii qorshahaaga aanu buuxin Heerarka Ugu yar ee Qiimaha, waxaad u qalmi kartaa qadarka lacagta cashuurta si ay kaaga caawiso bixinta qorshaha dhexda Suuqa Caymiska.

In la arko tusaalooyinka sida qorshahan waxay dabooli kartaa kharashyada xaalada caafimaadka fudud eeg qaybta xigta

Ku saabsan Caymiskan Tusaalooyinka:



Tani maaha kharashka qiimeeyaha. Daawaynta lagu muujiyay waa tusaalayaal sida qorshahan waxay dabooli kartaa daryeelka caafimaada. Kharashkaaga dhabta ah waxay ka duwanaan doontaa iyadoo lagu salaynayo daryeelka dhabta ah ee aad heshay, qiimayaasha kharashka daryeel bixiyayaashaada, iyo arimo kale. Ku fooganaanta wadaagida kharashka qadarada lacagta (lacagaha la jaro, kharashka la wada bixiyo iyo caymiska wadaaga ah) iyo adeegyada laga saaray ee waafaqsan qorshaha. Isticmaal macluumaadkan si la isu barbardhigo qaybta kharashyada aad bixin karto hoosta qorshayaasha caafimaadka kala duwan. Fadlan ogow tusaalooyinkan caymiska ah inay ku salaysanyihiin daboolida nafta oo keliya.

Peg waxay Dhalaysaa ilmo

(9 bilood oo daryeelka dhalmada ka horeeya oo shabakada ku jira iyo ku ummulida cusbitaalka)

■ <u>Qorshayaasha jarjarida</u> guud ahaaneed	\$0
■ <u>Kharashka la wadaago ee Takhasuslaha</u>	\$15
■ <u>Kharashka la wadaago ee isbitaalka (xarunta)</u>	\$100
■ <u>Kharashka la wadaago ee kale</u>	\$0

TUSAAL dhacdadan waxaa ka mid ah adeegyada sida:

Booqashooyinka xafiiska dhakhtarka takhasuska (daryeelka dhalmada ka hor)
 Adeegyada dhalashada ilmaha/ummuliska xirfadeed
 Adeegyada dhalashada ilmaha/ummuliska
Baadhitaanada cudurka (altarasonada iyo dhiiga qaadida)
Dhakhtarka takhasuska booqashada (suuxinta)

Wadarta Kharashka Tusaalaha ah	\$12,700
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Tusaalahan, Peg waxa uu bixin lahaa:

<u>Wadaagista Kharashka</u>	
<u>Lacagaha La Jaro</u>	\$0
<u>Kharashka la wadaago</u>	\$200
<u>Caymiska wadaaga ah</u>	\$0

<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebitaanka	\$60

Wadarta uu Peg bixin lahaa waa	\$260
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Maaraynta nooca Cudurka Sonkorta 2 ee Joe

(sanadka daryeelka shabakada ku jira ee caadiga ah ee xaalada sida wanaagsan loo maareeyo)

■ <u>Qorshayaasha jarjarida</u> guud ahaaneed	\$0
■ <u>Kharashka la wadaago ee Takhasuslaha</u>	\$15
■ <u>Kharashka la wadaago ee isbitaalka (xarunta)</u>	\$100
■ <u>Kharashka la wadaago ee kale</u>	\$0

TUSAAL dhacdadan waxaa ka mid ah adeegyada sida:

Booqashooyinka xafiiska adeeg bixiyaha daryeelka koowaad (ay ku jiraan ogaanshaha cudurka)
Baaritaanada cudurka (baaritaanka dhiiga)
Dawo Qorida
Saadka cudurka sonkorta (aalada cabirta sokorta)

Wadarta Kharashka Tusaalaha ah	\$5,600
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Tusaalahan, Joe waxa uu bixin lahaa:

<u>Wadaagista Kharashka</u>	
<u>Lacagaha La Jaro</u>	\$0
<u>Kharashka la wadaago</u>	\$600
<u>Caymiska wadaaga ah</u>	\$0

<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebitaanka	\$20

Wadarta uu Joe bixin lahaa waa	\$620
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Dilaaca Fudud ee Mia

(booqashada qolka xaaladaha degdega ah ku jira shabakada iyo daryeelka dabagalka ah)

■ <u>Qorshayaasha jarjarida</u> guud ahaaneed	\$0
■ <u>Kharashka la wadaago ee Takhasuslaha</u>	\$15
■ <u>Kharashka la wadaago ee isbitaalka (xarunta)</u>	\$100
■ <u>Kharashka la wadaago ee kale</u>	\$0

TUSAAL dhacdadan waxaa ka mid ah adeegyada sida:

Qolka daryeelka gurmada (ay ku jiraan saadka caafimaadka)
Baadhitaanada cudurka (raajada)
Qolka daryeelka gurmada (qoryaha lagu socdo)
Adeegyada daryeelka (daawaynta jidhka)

Wadarta Kharashka Tusaalaha ah	\$2,800
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Tusaalahan, Mia waxay bixin lahayd:

<u>Wadaagista Kharashka</u>	
<u>Lacagaha La Jaro</u>	\$0
<u>Kharashka la wadaago</u>	\$500
<u>Caymiska wadaaga ah</u>	\$0

<u>Waxa aan la daboolin</u>	
Xadadka ama ka reebitaanka	\$0

Wadarta uu Mia bixin lahaa waa	\$500
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Fiiro: Lambaradan waxaa la moodaa in bukaanka aanu ka qayb gelin qorshaha barnaamijka fayyo qabka. Haddii aad ka qayb gasho qorshaha barnaamijka fayyo qabka, waxaad awood u lahaan kartaa inaad yarayso kharashkaaga. Macluumaadka dheeradaka ah ee ku saabsan barnaamijka fayyo qabka, fadlan la xidhiidh: 1-800-370-4526.

Qorshaha wuxuu ka masuul ahaan doonaa qiimayaasha kale TUSAAL adeegyada la daboolo.

Teknoolajiga Caawinta leh

Dadka isticmaalaya teknoolajiga caawisa ma awoodi doonaan inay si buuxda u galaan macluumaadka soo socda. Wixii caawimo ah, fadlan wac 1-800-370-4526.

Telefoonka casriga ah ama Taableedka

Si aad uga aragto telefoonkaaga casriga ah ama taableedka, abka bilaashka ah ee WinZip ayaa loo baahanyahay. Waxaa laga heli karaa App Store kaaga.

Takoor la'aanta

Aetna waxay u hogaansantaa sharciyada xuquuqaha madaniga ah ee Dawlada dhexe oo qofna kuma takoorto sharci daro qaababka, uma faquuqdo ama ulama dhaqanto dadka si gooni ah oo ku salaysan isirka, midabka, wadanka u dhalasho, da'da, jinsiga, naafaada, aqoonsiga sinjiga ama qaabka galmada.

Anagu waxaanu siinaa kaalmo bilaash ah/adeegyada dadka naafada ah iyo dadka u baahan caawimada luqadda.

Haddii aad u baahan tahay turjubaan takhasusleh, macluumaad ku qoran qabaab kale, turjumaada iyo adeegyada kale, wac lambarka ku yaala kaadhkaaga Aqoonsiga.

Haddii aad u malaynayso inaanu ku guul daraysatay inaad bixiso adeegyadan ama haddii kale lagu takooray iyaddoo ku salaysan nooca la ilaaliyo ee ku qoran sare, waxaad sidoo kale ku soo xarayn kartaa cabashada Isuduwaha Xuquuqaha Madaniga addoo la soo xiriiraya.

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO macaamiisha: P.O. Box 24030, Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fakiska: 859-425-3379 (CA HMO macaamiisha: 860-262-7705), CRCoordinator@aetna.com.

Sidoo kale waxaad soo xarayn kartaa cabashada xuquuqaha madaniga ah U.S. Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xafiiska Xariirka Cabashada Xuquuqda Madaniga, oo laga heli karo <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, ama: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna waa magaca astaan ahaaneed oo loo isticmaalo alaabta iyo adeegyada uu bixiyay mid ama wax ka kabadan oo kooxda Aetna ama shirkadaha kale, ay ku jirto Aetna Life Insurance Company, iyo kuwooda kale ee ay shuraakada yihiin.

TTY: 711

Caawimada Luuqada:

To access language services at no cost to you, call 1-800-370-4526.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-800-370-4526.
Amharic -	የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-370-4526 ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-370-4526
Armenian -	Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-370-4526 հեռախոսահամարով:
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-370-4526 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-800-370-4526.
Bengali-Bangala -	আপনাকে বিনামূল্যে ভাষা পবিকষা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-800-370-4526।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-800-370-4526.
Burmese -	သင့်အနေဖြင့် အခမဲ့စကားပြော မေးရပဲ ဘာသာစကားဝန်ဆောင်မှုများ ရရှိလိုလျှင် 1-800-370-4526 သို့ ဖုန်းခေါ်ဆိုပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-800-370-4526.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-370-4526.
Cherokee -	ᏍᏏᏉᏗ ᏍᏈᏂᏃᏗ ᏃᏍᏁᏍᏈᏗ Ꮜ ᏌᏂᏗ ᏌᏍᏂᏍᏈᏗ ᏂᏃ, ᏍᏈᏂᏍᏈᏗ 1-800-370-4526.
Chinese -	如欲使用免費語言服務，請致電 1-800-370-4526.
Choctaw -	Anumpa tohsholi l toksvli ya peh pilla ho ish l paya hinla, l paya 1-800-370-4526.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-370-4526.
Dutch -	Voor gratis toegang tot taaldiensten, bell 1-800-370-4526.
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-800-370-4526.
French Creole -	Pou jwenn sèvis lang gratis, rele 1-800-370-4526.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-370-4526 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-370-4526.
Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેવાઓની પહોંર માટે, કોલ કરો1-800-370-4526.

Hawaiian -	No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-800-370-4526. Kāki ‘ole ‘ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-800-370-4526 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-370-4526.
Igbo -	Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-800-370-4526
Ilocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-800-370-4526.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-800-370-4526.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-370-4526.
Japanese -	言語サービスを無料でご利用いただくには、1-800-370-4526 までお電話ください。
Karen -	လၢတၢ်ကမၤန့ၢ်ကျိၣ်အတၢ်မၤစၢၤအတၢ်ဖဲးတၢ်မၤတဖၣ်လၢတၢ်အိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အိၣ်အဂီၢ်ဘၣ်န့ၣ် ကိး 1-800-370-4526 တက့ၢ်.
Korean -	무료 언어 서비스를 이용하려면 1-800-370-4526 번으로 전화해 주십시오.
Kru-Bassa -	M̐ dyi wuḍu-dù kà kò dò bě dyi moú ṇ̀ nì Pídyi ní, níí, dǎ nòbà nià kɛ: 1-800-370-4526
Kurdish -	بۆ دەسپێڕاگەشتن بە خزمەتگوزاری زمان بەبێ تێچوون بۆ تۆ، پەیوەندی بکە بە ژمارەی 1-800-370-4526
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາໄວ້ 1-800-370-4526
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-800-370-4526 वर फोन करा.
Marshallese -	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-800-370-4526.
Micronesian-Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-800-370-4526.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដោយឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-370-4526 ។
Navajo -	T'áá ni nizaad k'éhjí bee níká a'doowoł doo bǫ́ǫh ílínígóó kojí' hólne' 1-800-370-4526.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-800-370-4526 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të koor yin weëř de thokic ke cīn wëu kōr keek tēnōŋ yīn. Ke cōl kōc ye kōc kuony ne nōmba 1-800-370-4526.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-800-370-4526.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-370-4526.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-370-4526 تماس بگیرید .
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-370-4526.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-370-4526.
Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-800-370-4526 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

Romanian -	Pentru a accesa gratuit serviciile de limbă, apălați 1-800-370-4526.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-370-4526.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se tologi, vala'au le 1-800-370-4526.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-800-370-4526.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-800-370-4526.
Sudanic-Fulfude -	Heeba a nasta jangirde djei wolde wola chede bo apelou lamba 1-800-370-4526.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-800-370-4526.
Syriac -	ܡܝܬܥܝܢܐ ܕܡܕܝܢܐ ܕܡܕܝܢܐ ܕܡܕܝܢܐ ܕܡܕܝܢܐ ܕܡܕܝܢܐ 1-800-370-4526
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-370-4526.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-800-370-4526 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-370-4526.
Tongan -	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-800-370-4526.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-800-370-4526.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-800-370-4526 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-370-4526.
Urdu -	بالتیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-800-370-4526 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-370-4526.
Yiddish -	1-800-370-4526 צו צוטריט שפראך באדינונגען אין קיין פרייז צו איר, רופן
Yoruba -	Lati wonú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-800-370-4526.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: **08/01/2025 – 07/31/2026**

Coverage for: **SEIU Healthcare NW Health Benefit Trust - Progyny Fertility and Pregnancy & Postpartum Health Reimbursement Arrangement**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. This is only a summary. For more information about your coverage, please contact your dedicated Progyny Pregnancy & Postpartum coach or your Progyny Fertility Patient Care Advocate (PCA) at (833) 233-0517.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Individual \$0 Family \$0	There is no deductible with your Progyny plans.
Do I have a copayment?	No.	There is no copayment with your Progyny Fertility and Pregnancy & Postpartum plans.
Do I have coinsurance	No.	There is no coinsurance with your Progyny Fertility and Pregnancy & Postpartum plans.
Are there services covered before you meet your deductible?	No.	You will not pay an out-of-pocket for your Progyny Fertility and Pregnancy & Postpartum services. All services provided under the plan are preventive care services and not subject to cost share.
Are there other deductibles for specific services?	No.	There is no deductible required for the Progyny Fertility and Pregnancy & Postpartum HRA plans. All services provided under the plan are preventive care services and not subject to cost share.
What is the out-of-pocket limit for this plan?	Individual \$0 / Family \$0	There is no out-of-pocket limit with your Progyny plans.
Will you pay less if you use a network provider?	Not applicable.	Progyny's Fertility and Pregnancy & Postpartum coaches and care providers are all included in this plan. There are no benefits available for non-Progyny coaches.

Excluded Services & Other Covered Services:

Exclusions include home ovulation prediction kits, services and supplies furnished by an out-of-network provider, and treatments considered experimental by the American Society of Reproductive Medicine. All charges associated with services for a gestational carrier, including but not limited to fees for laboratory tests, are not covered. If your doctor requests services that are not listed in this guide, please check with your PCA to confirm coverage. There are some services that do not fall under Progyny's coverage; however, they may be provided through your medical plan.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Healthcare.gov: www.HealthCare.gov or call 1-800-318-2596 or state health insurance marketplace or SHOP. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, go to www.dol.gov/ebsa/healthreform and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

Does this plan provide Minimum Essential Coverage? Not Applicable.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Khayraadka Qorshaha

Adeega Macmiilka Dheefaha Caafimaadka

MAGNACARE™

Telefoon	1-877-606-6705 (8 a.m. ilaa 6 p.m., Isniin-Jimce)
Iimaylka	SEIU775BG-caregiver@magnacare.com
Akoonka Dheefaha Caafimaadka	myseiu.be/magnacare

Aetna

aetna®

Member Services	1-855-736-9469	aetna.com
Adeegyada Caafimaadka Maskaxda	1-800-424-4047	aetna.com
Khadka Kalkaaliyaha 24-saac	1-800-556-1555	aetna.com
Hel PCP-ga Saxda ah	1-888-982-3862	aetna.com
Caawimaadda Luuqadda ee Xubinta	1-855-736-9469	myseiu.be/aetna-language

Ilkaha

Delta Dental	1-800-554-1907	deltadentalwa.com
Willamette Dental	1-855-433-6825	myseiu.be/oe-willamette

Dheefaha Kale

Ceymiska Maqalka EPIC	1-877-363-5638	myseiu.be/epic
Progyny (Taranka iyo Qoys Dhisida)	1-833-233-0517	myseiu.be/progyny

Ku Hel Taageero Luuqadaada

Ka wac Adeegga Macaamiisha lambarka 1-877-606-6705 ama iimayl u dir SEIU775BG-caregiver@magnacare.com. Waxa lagugu xidhiidhin doonaa wakiil ku hadla afkaaga oo kaa caawin kara su'aalaha ku saabsan codsashada iyo maaraynta dheefahaaga.

Marka lagugu diiwaan geliyo caymiska daryeelka caafimaadka, taageerada luqadda ayaa laga heli doonaa gudaha qorshahaaga caafimaad.